

## WEST Search History

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DATE: Monday, October 23, 2006

Hide?	<u>Set</u> <u>Name</u>	<u>Query</u>	<u>Hit</u> <u>Count</u>
		<i>DB=USPT; PLUR=YES; OP=OR</i>	
<input type="checkbox"/>	L11	L10 and 19	8
<input type="checkbox"/>	L10	705/45	335
<input type="checkbox"/>	L9	L8 and 17	69
<input type="checkbox"/>	L8	MICR	1486
<input type="checkbox"/>	L7	L6 and 15	316
<input type="checkbox"/>	L6	@ad<20000428	3040920
<input type="checkbox"/>	L5	L4 and 13	486
<input type="checkbox"/>	L4	bank or financial near5 (institution or organization or central)	110256
<input type="checkbox"/>	L3	L2 and 11	1493
<input type="checkbox"/>	L2	check near7 (image or picture or photo or photograph)	8483
<input type="checkbox"/>	L1	(central or center) near7 (site or workstation or terminal or system or computer)	211368

END OF SEARCH HISTORY

? show files

[File 347] **JAPIO** Dec 1976-2006/Jan(Updated 061009)  
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[File 350] **Derwent WPIX** 1963-2006/UD=200671  
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*\*File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit <http://www.dialog.com/dwpi/>.*

[File 344] **Chinese Patents Abs** Jan 1985-2006/Jan  
(c) 2006 European Patent Office. All rights reserved.

[File 371] **French Patents** 1961-2002/BOPI 200209  
(c) 2002 INPI. All rts. reserv. All rights reserved.

*\*File 371: This file is not currently updating. The last update is 200209.*

[File 348] **EUROPEAN PATENTS** 1978-2006/ 200644  
(c) 2006 European Patent Office. All rights reserved.

*\*File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 349] **PCT FULLTEXT** 1979-2006/UB=20061102UT=20061026  
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[File 120] **U.S. Copyrights** 1978-2006/Oct 31  
(c) format only 2006 Dialog. All rights reserved.

[File 426] **LCMARC-Books** 1968-2006/Nov W1  
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[File 430] **British Books in Print** 2006/Nov W1  
(c) 2006 J. Whitaker & Sons Ltd. All rights reserved.

[File 483] **Newspaper Abs Daily** 1986-2006/Nov 07  
(c) 2006 ProQuest Info&Learning. All rights reserved.

[File 2] **INSPEC** 1898-2006/Oct W5  
(c) 2006 Institution of Electrical Engineers. All rights reserved.

[File 35] **Dissertation Abs Online** 1861-2006/Oct  
(c) 2006 ProQuest Info&Learning. All rights reserved.

[File 65] **Inside Conferences** 1993-2006/Nov 07  
(c) 2006 BLDSC all rts. reserv. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2006/Sep

(c) 2006 The HW Wilson Co. All rights reserved.

[File 474] **New York Times Abs** 1969-2006/Nov 06

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[File 475] **Wall Street Journal Abs** 1973-2006/Nov 06

(c) 2006 The New York Times. All rights reserved.

[File 256] **TecInfoSource** 82-2006/Apr

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[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13

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*\*File 583: This file is no longer updating as of 12-13-2002.*

[File 139] **EconLit** 1969-2006/Oct

(c) 2006 American Economic Association. All rights reserved.

[File 9] **Business & Industry(R)** Jul/1994-2006/Nov 03

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[File 15] **ABI/Inform(R)** 1971-2006/Nov 07

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[File 16] **Gale Group PROMT(R)** 1990-2006/Nov 07

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[File 20] **Dialog Global Reporter** 1997-2006/Nov 07

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[File 148] **Gale Group Trade & Industry DB** 1976-2006/Nov 07

(c) 2006 The Gale Group. All rights reserved.

[File 160] **Gale Group PROMT(R)** 1972-1989

(c) 1999 The Gale Group. All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2006/Nov 07

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[File 476] **Financial Times Fulltext** 1982-2006/Nov 07

(c) 2006 Financial Times Ltd. All rights reserved.

[File 610] **Business Wire** 1999-2006/Nov 07

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*\*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 613] **PR Newswire** 1999-2006/Nov 07

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*\*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2006/Nov 06  
(c) 2006 The Gale Group. All rights reserved.

[File 624] **McGraw-Hill Publications** 1985-2006/Nov 07  
(c) 2006 McGraw-Hill Co. Inc. All rights reserved.

*\*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

[File 634] **San Jose Mercury** Jun 1985-2006/Nov 05  
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[File 636] **Gale Group Newsletter DB(TM)** 1987-2006/Nov 07  
(c) 2006 The Gale Group. All rights reserved.

[File 810] **Business Wire** 1986-1999/Feb 28  
(c) 1999 Business Wire . All rights reserved.

[File 813] **PR Newswire** 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 267] **Finance & Banking Newsletters** 2006/Nov 06  
(c) 2006 Dialog. All rights reserved.

[File 268] **Banking Info Source** 1981-2006/Oct W5  
(c) 2006 ProQuest Info&Learning. All rights reserved.

[File 625] **American Banker Publications** 1981-2006/Nov 07  
(c) 2006 American Banker. All rights reserved.

[File 626] **Bond Buyer Full Text** 1981-2006/Nov 07  
(c) 2006 Bond Buyer. All rights reserved.

[File 608] **KR/T Bus.News.** 1992-2006/Nov 07  
(c)2006 Knight Ridder/Tribune Bus News. All rights reserved.

[File 13] **BAMP** 2006/Oct W4  
(c) 2006 The Gale Group. All rights reserved.

[File 56] **Computer and Information Systems Abstracts** 1966-2006/Oct  
(c) 2006 CSA. All rights reserved.

[File 75] **TGG Management Contents(R)** 86-2006/Oct W5  
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; d s  
Set Items Description  
S1 16 AU='BUCHANAN D' FROM 347, 350, 344, 371, 348, 349, 120, 426,

430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

S2 16 AU='BUCHANAN D L' FROM 347, 350, 344, 371, 348, 349, 120, 426, 430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

S3 2 AU='BUCHANAN D.L.' FROM 347, 350, 344, 371, 348, 349, 120, 426, 430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

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S6 59 AU='BUCHANAN, D.' FROM 347, 350, 344, 371, 348, 349, 120, 426, 430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

S7 7 AU='BUCHANAN, D. L':AU='BUCHANAN, D. L.' FROM 347, 350, 344, 371, 348, 349, 120, 426, 430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

S8 4 AU='BUCHANAN, D.L.':AU='BUCHANAN, D.L. (EDITOR)' FROM 347, 350, 344, 371, 348, 349, 120, 426, 430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

S9 4 AU='BUCHANAN, DANNE':AU='BUCHANAN, DANNE L.' FROM 347, 350, 344, 371, 348, 349, 120, 426, 430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

S10 9 IV='BUCHANAN D' FROM 347, 350, 344, 371, 348, 349, 120, 426, 430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

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S14 4 AU='TITUS W R' FROM 347, 350, 344, 371, 348, 349, 120, 426,

430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

S15 8 AU='TITUS WILLIAM RONALD' FROM 347, 350, 344, 371, 348, 349, 120, 426, 430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

S16 15 AU='TITUS, W.' FROM 347, 350, 344, 371, 348, 349, 120, 426, 430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

S17 2 AU='TITUS, WILLIAM' FROM 347, 350, 344, 371, 348, 349, 120, 426, 430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

S18 4 AU='TITUS, WILLIAM RONALD':AU='TITUS, WILLIAM, RONALD' FROM 347, 350, 344, 371, 348, 349, 120, 426, 430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

S19 1 AU='TITUS, BILL' FROM 347, 350, 344, 371, 348, 349, 120, 426, 430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

S20 4 IV='TITUS WILLIAM RONALD' FROM 347, 350, 344, 371, 348, 349, 120, 426, 430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

S21 4 IV='TITUS, WILLIAM RONALD':IV='TITUS, WILLIAM, RONALD' FROM 347, 350, 344, 371, 348, 349, 120, 426, 430, 483, 2, 35, 65, 99, 474, 475, 256, 583, 139, 9, 15, 16, 20, 148, 160, 275, 476, 610, 613, 621, 624, 634, 636, 810, 813, 267, 268, 625, 626, 608, 13, 56, 75

S22 4 S AU=(TITUS(2N)(WILLIAM OR WILL OR BILL OR WR OR W.R.) OR BUCHANAN(2N)(DANNE OR D.L. OR DL))

S23 0 S BY=(TITUS(2N)(WILLIAM OR WILL OR BILL OR WR OR W.R.) OR BUCHANAN(2N)(DANNE OR D.L. OR DL))

S24 0 S IV=(TITUS(2N)(WILLIAM OR WILL OR BILL OR WR OR W.R.) OR BUCHANAN(2N)(DANNE OR D.L. OR DL))

S25 128 S S1:S24

S26 35 S S25 FROM 347, 350, 344, 371, 348, 349

S27 9 S IC=(G06F-017? OR G06Q-040? OR G06F-0017? OR G06Q-0040?)

S28 9 S S26 AND S27

S29 9 IDPAT (sorted in duplicate/non-duplicate order)

S30 7 IDPAT (primary/non-duplicate records only)

S31 93 S S25 NOT S26

S32 7 S CHECK OR CHECKS OR CHEQUE OR CHEQUES OR (FINANCIAL OR LEGAL)()PAPER OR PHYSICAL() (MONETARY OR FINANCIAL)() (INSTRUMENT OR INSTRUMENTS) OR DRAFT OR DRAFTS OR MONEY() (ORDER OR ORDERS)

S33 0 S S31 AND S32

S34 10 S BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR CREDIT)() (INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR SAVINGS(1W)LOAN? OR S(1W)L

S35 2 S S31 AND S34

S36 2 RD (unique items)  
S37 9 S S30 OR S36 /

37/5/1 (Item 1 from file: 350) [Links](#)

Derwent WPIX

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0014120197 *Drawing available*

WPI Acc no: 2004-304672/

XRPX Acc No: N2004-242652

**Electronic return item processing method, involves receiving different electronic return notification files from different payor banks, sorting multiple files by designated bank of deposit and sending to respective designated bank**

Patent Assignee: ZIONS BANCORPORATION (ZION-N)

Inventor: **BUCHANAN D; TITUS W R**

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040068464	A1	20040408	US 2002265779	A	20021008	200428	B

Priority Applications (no., kind, date): US 2002265779 A 20021008

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20040068464	A1	EN	40	2	

**Alerting Abstract US A1**

NOVELTY - The method involves receiving directly/indirectly a set of different electronic return notification files from a set of different payor banks (110), where each file in the set is from a different bank of a deposit (180). The multiple electronic return notification files are sorted by the designated bank of the deposit. Each of electronic notification files is sent to the respective designated bank of the deposit.

DESCRIPTION - Each file includes a data structure with a designated bank of a deposit, an amount, and a reference key fro the return item and a return reason. **INDEPENDENT CLAIMS** are also included for the following:

- A. a system for processing electronic return notifications
- B. a program product for processing electronic return items

USE - Used for processing electronic return items in a payor bank.

ADVANTAGE - The method ensures a payor bank to notify a bank of deposit as soon and as rapidly as possible, when an item presented to payor bank by the bank of deposit will not be paid by the payor/payor bank. The method provides the payor bank to return the item to the bank of deposit, thereby facilitating early return of the items to the original depositor. The method allows the image data of return item to be provided directly/indirectly to the bank of deposit.

DESCRIPTION OF DRAWINGS - The drawing shows a schematic processor level block diagram of an electronic return item processing system.



100Payor bank FRB  
 110Payor bank  
 120Check payor  
 122Monetary item  
 130Processing unit  
 175Depositor  
 180Bank of deposit

**Title Terms /Index Terms/Additional Words:** ELECTRONIC; RETURN; ITEM; PROCESS; METHOD; RECEIVE; NOTIFICATION; FILE; BANK; SORT; MULTIPLE; DESIGNATED; DEPOSIT; SEND; RESPECTIVE

# Class Codes

## International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705038000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N01A1; T01-S03

37/5/2 (Item 2 from file: 350) [Links](#)

Derwent WPIX

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0013999797 *Drawing available*

WPI Acc no: 2004-181007/200418

XRPX Acc No: N2004-143952

**Program product for deposit processing of original checks in banks, stores instructions for sending endorsed and voided check image data with original data to another processor where it is sorted and sent to maker bank**

Patent Assignee: NETDEPOSIT INC (NETD-N); ZIONS BANCORPORATION (ZION-N)

Inventor: BUCHANAN D L; TITUS W R

## Patent Family ( 3 patents, 3 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2435621	A1	20040122	CA 2435621	A	20030721	200418	B
US 20040133516	A1	20040708	US 2002397897	P	20020722	200445	E
			US 2003622832	A	20030721		
AU 2003220712	A1	20040212	AU 2003220712	A	20030721	200449	E

Priority Applications (no., kind, date): US 2003622832 A 20030721; US 2002397897 P 20020722

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
CA 2435621	A1	EN	128	7		
US 20040133516	A1	EN			Related to Provisional	US 2002397897

**Alerting Abstract CA A1**

NOVELTY - A processor checks magnetic ink character recognition errors in received information including deposit account designation checks deposited by depositor, electronic check data. When there is no error, the processor sends the endorsed and voided check image data associated with original data to a processor at remote site and another processor where it is sorted and transmitted to a maker bank (107).

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

1. method for deposit processing of original checks; and
2. system for deposit processing of original checks.

USE - For deposit processing of original checks through electronic interaction between physical location of financial instrument such as check, draft, depository financial institution such as bank e.g. federal reserve bank (FRB), credit union or other institution.

ADVANTAGE - Reduces the man power costs and time involved in the traditional check deposit settlement process by enabling automatically all of the accounting entries required to settle the funds between the depositor's account and the check makers accounts.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the process of capturing and processing deposits from financial institutions.

103 deposit system

104 cash management system

105,112 check storages

107 maker bank

109 check capture system

**Title Terms /Index Terms/Additional Words:** PROGRAM; PRODUCT; DEPOSIT; PROCESS; ORIGINAL; CHECK; BANK; STORAGE; INSTRUCTION; SEND; ENDORSE; VOID; IMAGE; DATA; PROCESSOR; SORT; MAKER

**Class Codes**

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"
G06F-157/00; G06F-019/00; G07D-007/00; G07F-019/00			Secondary		"Version 7"

US Classification, Issued: 705042000

File Segment: EPI;  
DWPI Class: T05  
Manual Codes (EPI/S-X): T05-J; T05-L02

37/5/4 (Item 4 from file: 350) [Links](#)

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0012275984

WPI Acc no: 2002-216687/200227

Related WPI Acc No: 2002-075210

XRPX Acc No: N2002-166158

**Financial system for processing checks and other financial instruments has scanners for converting the instruments into electronic form and systems for receiving electronic instruments and crediting accounts accordingly**

Patent Assignee: ZIONS BANCORPORATION (ZION-N)

Inventor: BUCHANAN D; BUCHANAN D L; TITUS W R

Patent Family ( 3 patents, 90 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001084417	A1	20011108	WO 2000US26309	A	20000925	200227	B
AU 200076131	A	20011112	AU 200076131	A	20000925	200227	E
US 20050021466	A1	20050127	US 2000560779	A	20000428	200509	E
			US 2004914151	A	20040810		

Priority Applications (no., kind, date): US 2004914151 A 20040810; US 2000560779 A 20000428

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001084417	A1	EN	49	7		
National Designated States,Original	AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW					
AU 200076131	A	EN			Based on OPI patent	WO 2001084417
US 20050021466	A1	EN			Division of application	US 2000560779

### Alerting Abstract WO A1

NOVELTY - A system has hardware and software to capture and securely transmit check images (including travelers checks, money orders, merchant coupons, food coupons and so on) to remote locations where the checks are credited to the appropriate bank account and cleared through the normal check clearing system.

DESCRIPTION - INDEPENDENT CLAIMS are included for

C. a method for processing checks

D. and a computer readable medium carrying program instructions for processing checks

USE - processing checks.

ADVANTAGE - Provides an automatic system which reduces manual intervention.

**Title Terms /Index Terms/Additional Words:** FINANCIAL; SYSTEM; PROCESS; CHECK; INSTRUMENT; SCAN; CONVERT; ELECTRONIC; FORM; RECEIVE; ACCOUNT; ACCORD

### Class Codes

#### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"
H04M-011/00; H04M-017/00			Secondary		"Version 7"

US Classification, Issued: 705042000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A1; T01-J05A2; T01-S03

37/5/5 (Item 5 from file: 350) [Links](#)

Derwent WPIX

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0011138495 *Drawing available*

WPI Acc no: 2002-075210/200210

Related WPI Acc No: 2002-216687

XRPX Acc No: N2002-055494

**System for processing financial investment deposits physically remote from a financial institution to enable capture and secure transmission of images of checks**

Patent Assignee: ZIONS BANCORPORATION (ZION-N)

Inventor: BUCHANAN D; TITUS W R

**Patent Family ( 2 patents, 88 countries )**

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001084453	A1	20011108	WO 2001US339	A	20010105	200210	B
AU 200127638	A	20011112	AU 200127638	A	20010105	200225	E

Priority Applications (no., kind, date): US 2000560779 A 20000428; US 2000676956 A 20001002

**Patent Details**

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001084453	A1	EN	75	10		
National Designated States,Original	AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200127638	A	EN			Based on OPI patent	WO 2001084453

**Alerting Abstract WO A1**

NOVELTY - A bank of first deposit (101) receives a check from the bearer and forwards checks to a central site (102) for additional physical processing using a reader/sorter to acquire information stored on the magnetic ink character recognition line, which is sent to the in-house computer system (103,104). The check can be returned or sent to a check storage (105), otherwise it is sent to a maker bank (108) for collection of funds from the back account (110,111) of the user, by sending an image of the check to the maker bank for payment.

DESCRIPTION - INDEPENDENT CLAIMS are included for a method for processing a deposited check and for a computer readable medium with instructions.

USE - Processing financial institution deposits physically remote from a financial institution.

ADVANTAGE - Reducing expenses associated with transportation costs.

DESCRIPTION OF DRAWINGS - The drawing shows the system

101 Bank of first deposit

102 Central site

103,104 Computer system

105 Check storage

110,111 Bank accounts

108 Maker bank

**Title Terms /Index Terms/Additional Words:** SYSTEM; PROCESS; FINANCIAL; INVESTMENT; DEPOSIT; PHYSICAL; REMOTE; INSTITUTION; ENABLE; CAPTURE; SECURE; TRANSMISSION; IMAGE; CHECK

**Class Codes**

**International Patent Classification**

IPC	Class Level	Scope	Position	Status	Version Date
-----	-------------	-------	----------	--------	--------------

G06F-017/60			Main		"Version 7"
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File Segment: EPI;

DWPI Class: T01; T04; T05

Manual Codes (EPI/S-X): T01-J10A2; T01-N01A1; T01-S03; T04-D01; T05-L02

; t s37/3,k/6-7

37/3K/6 (Item 1 from file: 349) [Links](#)

PCT FULLTEXT

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00850770

**METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY  
REMOTE FROM A FINANCIAL INSTITUTION**

**PROCEDE ET SYSTEME DE TRAITEMENT DU DEPOT D'INSTRUMENTS FINANCIERS PHYSIQUEMENT  
ELOIGNE D'UNE INSTITUTION FINANCIERE**

**Patent Applicant/Patent Assignee:**

- **ZIONS BANCORPORATION**; One South Main Street, Salt Lake City, UT 84111  
US; US(Residence); US(Nationality)

**Legal Representative:**

- **JOHANSON Kevin K(et al)(agent)**  
Workman, Nydegger & Seeley, 1000 Eagle Gate Tower, 60 East South Temple, Salt Lake City, UT 84111; US;

	Country	Number	Kind	Date
Patent	WO	200184453	A1	20011108
Application	WO	2001US339		20010105
Priorities	US	2000560779		20000428
	US	2000676956		20001002

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;

UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 16424

37/3K/7 (Item 2 from file: 349) [Links](#)

PCT FULLTEXT

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00850747

**METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY  
REMOTE FROM A FINANCIAL INSTITUTION**

PROCEDE ET SYSTEME PERMETTANT DE TRAITER DES DEPOTS D'INSTRUMENTS FINANCIERS  
PHYSIQUEMENT ELOIGNES D'UNE INSTITUTION FINANCIERE

**Patent Applicant/Patent Assignee:**

- **ZIONS BANCORPORATION**; One South Main Street, Salt Lake City, UT 84111  
US; US(Residence); US(Nationality)

**Legal Representative:**

- **JOHANSON Kevin K(et al)(agent)**  
Workman, Nydegger & Seeley, 1000 Eagle Gate Tower, 60 East South Temple, Salt Lake City, UT 84111; US;

	Country	Number	Kind	Date
Patent	WO	200184417	A1	20011108
Application	WO	2000US26309		20000925
Priorities	US	2000560779		20000428

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 12720



37/AA,AN,AZ,TI/1 (Item 1 from file: 350) [Links](#)

Derwent WPIX

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0014120197

WPI Acc no: 2004-304672/

**Electronic return item processing method, involves receiving different electronic return notification files from different payor banks, sorting multiple files by designated bank of deposit and sending to respective designated bank**

**Original Titles:**

Return item early notification and return

Local Applications (no., kind, date): US 2002265779 A 20021008

Priority Applications (no., kind, date): US 2002265779 A 20021008

37/AA,AN,AZ,TI/2 (Item 2 from file: 350) [Links](#)

Derwent WPIX

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0013999797

WPI Acc no: 2004-181007/

**Program product for deposit processing of original checks in banks, stores instructions for sending endorsed and voided check image data with original data to another processor where it is sorted and sent to maker bank**

**Original Titles:**

Methods and systems for processing financial instrument deposits

Methods and systems for processing financial instrument deposits

Local Applications (no., kind, date): CA 2435621 A 20030721; US 2002397897 P 20020722; US 2003622832 A 20030721; AU 2003220712 A 20030721

Priority Applications (no., kind, date): US 2003622832 A 20030721; US 2002397897 P 20020722

37/AA,AN,AZ,TI/3 (Item 3 from file: 350) [Links](#)

Derwent WPIX

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0012755789

WPI Acc no: 2002-609019/

**Manufacturing tabletop terminal for point of sale purchases that do not require presence of clerk to operate terminal, and can be operated by purchaser alone**

**Original Titles:**

Tabletop terminal for point of sale purchases

TABLETOP TERMINAL FOR POINT OF SALE PURCHASES

TERMINAL DE TABLE POUR DES ACHATS DANS DES POINTS DE VENTE

Local Applications (no., kind, date): WO 2002CA224 A 20020221; CA 2337702 A 20010221; US 2001790590 A 20010223; AU 2002240738 A 20020221

Priority Applications (no., kind, date): US 2001790590 A 20010223; CA 2337702 A 20010221

37/AA,AN,AZ,TI/4 (Item 4 from file: 350) [Links](#)

Derwent WPIX

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0012275984

WPI Acc no: 2002-216687/

**Financial system for processing checks and other financial instruments has scanners for converting the instruments into electronic form and systems for receiving electronic instruments and crediting accounts accordingly**

**Original Titles:**

Method and system for processing financial instrument deposits physically remote from a financial institution

METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY  
REMOTE FROM A FINANCIAL INSTITUTION

PROCEDE ET SYSTEME PERMETTANT DE TRAITER DES DEPOTS D'INSTRUMENTS FINANCIERS  
PHYSIQUEMENT ELOIGNES D'UNE INSTITUTION FINANCIERE

Local Applications (no., kind, date): WO 2000US26309 A 20000925; AU 200076131 A 20000925; US 2000560779 A 20000428; US 2004914151 A 20040810

Priority Applications (no., kind, date): US 2004914151 A 20040810; US 2000560779 A 20000428

37/AA,AN,AZ,TI/5 (Item 5 from file: 350) [Links](#)

Derwent WPIX

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0011138495

WPI Acc no: 2002-075210/

**System for processing financial investment deposits physically remote from a financial institution to enable capture and secure transmission of images of checks**

**Original Titles:**

METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY  
REMOTE FROM A FINANCIAL INSTITUTION

PROCEDE ET SYSTEME DE TRAITEMENT DU DEPOT D'INSTRUMENTS FINANCIERS PHYSIQUEMENT  
ELOIGNE D'UNE INSTITUTION FINANCIERE

Local Applications (no., kind, date): WO 2001US339 A 20010105; AU 200127638 A 20010105

Priority Applications (no., kind, date): US 2000560779 A 20000428; US 2000676956 A 20001002

37/114/6 (Item 1 from file: 349) [Links](#)

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00850770

	Country	Number	Kind	Date
Application	WO	2001US339		19

37/114/7 (Item 2 from file: 349) [Links](#)

PCT FULLTEXT

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00850747

	Country	Number	Kind	Date
Application	WO	2000US26309		19

37/AA,AN,AZ,TI/8 (Item 1 from file: 148) [Links](#)

Gale Group Trade & Industry DB

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01862946 **Supplier Number:** 02951590

**Rescheduling the Problem Debts.**

37/AA,AN,AZ,TI/9 (Item 1 from file: 268) [Links](#)

Banking Info Source

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00010609 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Notes on lending: loan migration analysis: the Markov chain approach**

? show files

[File 347] **JAPIO** Dec 1976-2006/Jan(Updated 061009)

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[File 350] **Derwent WPIX** 1963-2006/UD=200671

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*\*File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit <http://www.dialog.com/dwpi/>.*

[File 344] **Chinese Patents Abs** Jan 1985-2006/Jan

(c) 2006 European Patent Office. All rights reserved.

[File 371] **French Patents** 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv. All rights reserved.

*\*File 371: This file is not currently updating. The last update is 200209.*

; d s

Set	Items	Description
S1	239458	S CHECK OR CHECKS OR CHEQUE OR CHEQUES OR (FINANCIAL OR LEGAL) () PAPER OR PHYSICAL() (MONETARY OR FINANCIAL) () (INSTRUMENT OR INSTRUMENTS) OR DRAFT OR DRAFTS OR MONEY() (ORDER OR ORDERS)
S2	14231730	S PLURAL OR PLURALITY OR MULTIPLE OR MULTI OR SEVERAL OR TWO OR 2 OR MORE OR SOME OR FEW OR DIFFERENT
S3	82419	S BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR CREDIT) () (INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR SAVINGS(1W) LOAN? OR S(1W) L
S4	28493	S (FIRST OR ORIGINAL OR INITIAL) () DEPOSIT OR ORIGINATING
S5	3102	S DEPOSIT() INFORMATION OR ACCOUNT() (NUMBER OR NUMBERS OR DESIGNATION OR DESIGNATIONS) OR CHECK() (IMAGE OR IMAGES)
S6	146143	S (MASTER OR CENTRAL OR MAIN OR CHIEF OR PRIMARY OR PRINCIPAL OR PRINCIPLE) () (SYSTEM OR COMPUTER OR UNIT OR PROCESS?R OR PROCESSING OR CONTROLL?R OR CONTROL OR OPERATION OR SERVER)
S7	5824420	S SEPARATE OR EXTERNAL OR ANOTHER OR OUTSIDE OR EXTRINSIC OR DIFFERENT OR INDEPENDENT?? OR DISCRETE OR DISTINCT OR APART
S8	1251	S MICR OR MAGNETIC() INK() (CHARACTER() RECOGNITION OR CHECK() (READER OR READERS)) OR DEPOSIT() ACCOUNTING OR CASH() MANAGEMENT OR FLOAT() PROCESSING
S9	3	S S2(10N) (S3(3N) S4)
S10	2	S S1(10N) S9
S11	1	S S5(S) S10
S12	0	S S6(7N) S7(7N) S8
S13	0	S S11(S) S12
S14	0	S S1 AND S2 AND S3 AND S4 AND S5 AND S6 AND S7 AND S8
S15	0	S S1 AND S2 AND S3 AND S4 AND S6 AND S7 AND S8
S16	5	S S1 AND S2 AND S3 AND S6 AND S7 AND S8
S17	1256	S S1(S) S2(S) S3
S18	17	S S6 AND S7 AND S8
S19	378803	S IC=(G06F-017? OR G06Q-040? OR G06F-0017? OR G06Q-0040?)

S20	72	S S17(S) (S4 OR S5)
S21	30	S S19 AND S20
S22	23	S S1(10N)S2(10N)S3(10N) (S4 OR S5)
<del>S23</del>	<del>17</del>	<del>S S19 AND (S18 OR S22)</del>
S24	17	IDPAT (sorted in duplicate/non-duplicate order)
S25	17	IDPAT (primary/non-duplicate records only)

25/3/1 (Item 1 from file: 350) [Links](#)

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0016029165 *Drawing available*

WPI Acc no: 2006-560795/200658

XRPX Acc No: N2006-450161

**System, method and equipment for exchannging and clearing images of bank bills**

Patent Assignee: JIN J (JINJ-I)

Inventor: JIN J

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CN 1760921	A	20060419	CN 200510060637	A	20050902	200658	B

Priority Applications (no., kind, date): CN 200510060637 A 20050902

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
CN 1760921	A	ZH		1	

25/3/2 (Item 2 from file: 350) [Links](#)

Derwent WPIX

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0015787561 *Drawing available*

WPI Acc no: 2004-675755/200466

XRPX Acc No: N2004-535511

**Paper check processing method for financial institution e.g. bank, involves converting received mailed check to electronic form at mail processing location, and sending electronic form of check to bank of first deposit**

Patent Assignee: CAPORALI M E (CAPO-I); ELLER P J (ELLE-I); FINCH R L (FINC-I); MARSH J M (MARS-I); PARADIS R D (PARA-I)

Inventor: CAPORALI M E; ELLER P J; FINCH R L; MARSH J M; PARADIS R D

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040181485	A1	20040916	US 2003385795	A	20030311	200466	B

Priority Applications (no., kind, date): US 2003385795 A 20030311

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20040181485	A1	EN	10	4	

25/3/5 (Item 5 from file: 350) [Links](#)

Derwent WPIX

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0014948892 *Drawing available*

WPI Acc no: 2005-296658/200531

XRPX Acc No: N2005-243549

**Method to store and access check image in financial institution, involves identifying check images stored in storage layer, by a unique handle comprising check image management system, so that check images are accessed by two banks**

Patent Assignee: MCMONAGLE P S (MCMO-I); NORMAN R L (NORM-I); SMITH D G (SMIT-I);

VIEWPOINTE ARCHIVE SERVICES LLC (VIEW-N)

Inventor: ABBOTT P G; CHAMBERS A J; MCMONAGLE P S; NORMAN R L; SMITH D G; VICKNAIR T J

Patent Family ( 2 patents, 2 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2479033	A1	20050325	CA 2479033	A	20040824	200531	B
US 20050216409	A1	20050929	US 2003481419	P	20030925	200564	E
			US 2004711550	A	20040924		

Priority Applications (no., kind, date): US 2004711550 A 20040924; US 2003481419 P 20030925

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
CA 2479033	A1	EN	48	5	
US 20050216409	A1	EN			Related to Provisional US 2003481419

25/3/6 (Item 6 from file: 350) [Links](#)

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0014906792

WPI Acc no: 2005-254437/200527

XRPX Acc No: N2005-209392

**System and method for accomplishing capital payment applying electro-check**

Patent Assignee: JIN K (JINK-I)

Inventor: JIN K

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CN 1558360	A	20041229	CN 200410021064	A	20040116	200527	B

Priority Applications (no., kind, date): CN 200410021064 A 20040116

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
CN 1558360	A	ZH		0	

25/3/10 (Item 10 from file: 350) [Links](#)

Derwent WPIX

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0013999797 *Drawing available*

WPI Acc no: 2004-181007/200418

XRPX Acc No: N2004-143952

**Program product for deposit processing of original checks in banks, stores instructions for sending endorsed and voided check image data with original data to another processor where it is sorted and sent to maker bank**

Patent Assignee: NETDEPOSIT INC (NETD-N); ZIONS BANCORPORATION (ZION-N)

Inventor: BUCHANAN D L; TITUS W R

Patent Family ( 3 patents, 3 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2435621	A1	20040122	CA 2435621	A	20030721	200418	B
US 20040133516	A1	20040708	US 2002397897	P	20020722	200445	E
			US 2003622832	A	20030721		
AU 2003220712	A1	20040212	AU 2003220712	A	20030721	200449	E

Priority Applications (no., kind, date): US 2003622832 A 20030721; US 2002397897 P 20020722

Patent Details



Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
CA 2435621	A1	EN	128	7		
US 20040133516	A1	EN			Related to Provisional	US 2002397897

25/3/16 (Item 16 from file: 350) [Links](#)

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0009275940 *Drawing available*

WPI Acc no: 1999-204862/199917

Related WPI Acc No: 2001-389993; 2003-290393

XRPX Acc No: N1999-150927

**System for central management, storage and report generation of remotely captured paper transactions from documents and receipts**

Patent Assignee: CSP HOLDINGS INC (CSPH-N); CSP HOLDINGS LLC (CSPH-N); DATA TREASURY CORP (DATA-N)

Inventor: BALLARD C R; BALLARD C

Patent Family ( 22 patents, 84 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1999011021	A2	19990304	WO 1998US17662	A	19980826	199917	B
ZA 199807796	A	19990526	ZA 19987796	A	19980827	199927	E
AU 199890351	A	19990316	AU 199890351	A	19980826	199930	E
US 5910988	A	19990608	US 1997917761	A	19970827	199930	E
US 6032137	A	20000229	US 1997917761	A	19970827	200018	E
			US 199881012	A	19980519		
NO 200000917	A	20000426	WO 1998US17662	A	19980826	200032	E
			NO 2000917	A	20000224		
EP 1008086	A2	20000614	EP 1998942251	A	19980826	200033	E
			WO 1998US17662	A	19980826		
SK 200000241	A3	20000814	WO 1998US17662	A	19980826	200051	E
			SK 2000241	A	19980826		
CZ 200000697	A3	20001011	WO 1998US17662	A	19980826	200060	E
			CZ 2000697	A	19980826		
HU 200002759	A2	20001228	WO 1998US17662	A	19980826	200111	E
			HU 20002759	A	19980826		
CN 1277694	A	20001220	CN 1998810515	A	19980826	200121	E
KR 2001023377	A	20010326	KR 2000702016	A	20000228	200161	E
JP 2001514423	W	20010911	WO 1998US17662	A	19980826	200167	E
			JP 2000508168	A	19980826		

TW 436735	A	20010528	TW 1998114206	A	19980827	200172	E
NZ 503049	A	20030328	NZ 503049	A	19980826	200325	E
			WO 1998US17662	A	19980826		
AU 758266	B	20030320	AU 199890351	A	19980826	200329	E
MX 2000001968	A1	20030401	WO 1998US17662	A	19980826	200415	E
			MX 20001968	A	20000225		
RU 2231117	C2	20040620	WO 1998US17662	A	19980826	200446	E
			RU 2000107802	A	19980826		
MX 221995	B	20040806	WO 1998US17662	A	19980826	200538	E
			MX 20001968	A	20000225		
CA 2301793	C	20060117	CA 2301793	A	19980826	200609	E
			WO 1998US17662	A	19980826		
IN 200401123	I4	20060113	IN 2004CH1123	A	20041028	200614	E
EP 1688876	A2	20060809	EP 1998942251	A	19980826	200652	E
			EP 200610478	A	19980826		

Priority Applications (no., kind, date): US 1997917764 A 19970827; US 1997917761 A 19970827; US 199881012 A 19980519

#### Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1999011021	A2	EN	67	10		
National Designated States,Original	AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
ZA 199807796	A	EN	67			
AU 199890351	A	EN			Based on OPI patent	WO 1999011021
US 6032137	A	EN			C-I-P of application	US 1997917761
					C-I-P of patent	US 5910988
NO 200000917	A	NO			PCT Application	WO 1998US17662
EP 1008086	A2	EN			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
SK 200000241	A3	SK			PCT Application	WO 1998US17662
CZ 200000697	A3	CS			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
HU 200002759	A2	HU			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021

JP 2001514423	W	JA	71		PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
TW 436735	A	ZH				
NZ 503049	A	EN			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
AU 758266	B	EN			Previously issued patent	AU 9890351
					Based on OPI patent	WO 1999011021
MX 2000001968	A1	ES			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
RU 2231117	C2	RU			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
MX 221995	B	ES			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
CA 2301793	C	EN			PCT Application	WO 1998US17662
					Based on OPI patent	WO 1999011021
IN 200401123	I4	EN				
EP 1688876	A2	EN			Division of application	EP 1998942251
					Division of patent	EP 1008086
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					

25/AN,AZ,TI/1 (Item 1 from file: 350)

<br><br>0016029165  
<br><b><DOCTITLE>System, method and equipment for exchanging and clearing  
images of bank bills</DOCTITLE></b>  
<br>Local Applications (no., kind, date): CN 200510060637 A 20050902  
<br>Priority Applications (no., kind, date): CN 200510060637 A 20050902  
<br><br>

25/AN,AZ,TI/2 (Item 2 from file: 350)

<br><br>0015787561  
<br><b><DOCTITLE>Paper check processing method for financial institution  
e.g. bank, involves converting received mailed check to electronic form at  
mail processing location, and sending electronic form of check to bank of  
first deposit</DOCTITLE></b>  
<br><b>Original Titles:</b><br>System and method for check processing  
<br>Local Applications (no., kind, date): US 2003385795 A 20030311  
<br>Priority Applications (no., kind, date): US 2003385795 A 20030311  
<br><br>

25/AN,AZ,TI/3 (Item 3 from file: 350)

<br><br>0015006652  
<br><b><DOCTITLE>Electronic transaction verification system for use in  
point-of-sale, has verification unit to receive, process and send data from  
devices to central processing system for comparison with information in  
identification database</DOCTITLE></b>  
<br><b>Original Titles:</b><br>Electronic transaction verification system  
<br>ELECTRONIC TRANSACTION VERIFICATION SYSTEM<br>SYSTEME DE VERIFICATION  
DE TRANSACTION ELECTRONIQUE  
<br>Local Applications (no., kind, date): US 199889959 P 19980619; US  
1999335649 A 19990618; US 2004816037 A 20040401; US 2004994934 A 20041122  
; WO 2005US42389 A 20051122  
<br>Priority Applications (no., kind, date): US 2004816037 A 20040401; US  
1999335649 A 19990618; US 199889959 P 19980619; US 2004994934 A  
20041122  
<br><br>

25/AN,AZ,TI/4 (Item 4 from file: 350)

<br><br>0014983803  
<br><b><DOCTITLE>Credit plan subscribing method, involves making payment at  
financial institution that issue's credit subscribing accounts, using Your  
pay number, and locking or unlocking checks or financial cards by payer  
</DOCTITLE></b>  
<br><b>Original Titles:</b><br>Credsub (credit subscribing) EEECI (easy  
economical enhancing credit innovation) or new economical enhancing credit  
innovation (NEECINN/NEECIN):

<br>Local Applications (no., kind, date): US 2003389594 A 20031021  
<br>Priority Applications (no., kind, date): US 2003389594 A 20031021  
<br><br>

25/AN,AZ,TI/5 (Item 5 from file: 350)

<br><br>0014948892  
<br><b><DOCTITLE>Method to store and access check image in financial institution, involves identifying check images stored in storage layer, by a unique handle comprising check image management system, so that check images are accessed by two banks</DOCTITLE></b>  
<br><b>Original Titles:</b><br>CENTRALIZED CHECK IMAGE STORAGE SYSTEM  
<br>Local Applications (no., kind, date): CA 2479033 A 20040824; US 2003481419 P 20030925; US 2004711550 A 20040924  
<br>Priority Applications (no., kind, date): US 2004711550 A 20040924; US 2003481419 P 20030925  
<br><br>

25/AN,AZ,TI/6 (Item 6 from file: 350)

<br><br>0014906792  
<br><b><DOCTITLE>System and method for accomplishing capital payment applying electro-check</DOCTITLE></b>  
<br>Local Applications (no., kind, date): CN 200410021064 A 20040116  
<br>Priority Applications (no., kind, date): CN 200410021064 A 20040116  
<br><br>

25/AN,AZ,TI/7 (Item 7 from file: 350)

<br><br>0014690025  
<br><b><DOCTITLE>Computer-based fund transfer assisting method e.g. for gifts in electronic commerce, involves determining routing number of seller's bank account, and charging credit card of buyer accordingly, to deposit funds into bank account</DOCTITLE></b>  
<br><b>Original Titles:</b><br>Extraction of bank routing number from information entered by a user  
<br>Local Applications (no., kind, date): US 2000517563 A 20000302; US 2004884360 A 20040702  
<br>Priority Applications (no., kind, date): US 2000517563 A 20000302; US 2004884360 A 20040702  
<br><br>

25/AN,AZ,TI/8 (Item 8 from file: 350)

<br><br>0014672343  
<br><b><DOCTITLE>Transaction verification system in e.g. bank, compares the biometric data e.g. signature, fingerprint or iris scan input by user tendering transaction of document e.g. token, with stored biometric data of

authorized user</DOCTITLE></b>

<br><b>Original Titles:</b><br>Electronic transaction verification system  
<br>ELECTRONIC TRANSACTION VERIFICATION SYSTEM<br>SYSTEME DE VERIFICATION  
DE TRANSACTION ELECTRONIQUE

<br>Local Applications (no., kind, date): US 199889959 P 19980619; US  
1999335649 A 19990618; US 2004816037 A 20040401; WO 2005US11147 A  
20050401

<br>Priority Applications (no., kind, date): US 1999335649 A 19990618; US  
199889959 P 19980619; US 2004816037 A 20040401

<br><br>

25/AN,AZ,TI/9 (Item 9 from file: 350)

<br><br>0014272548

<br><b><DOCTITLE>System for exempting remittance charge</DOCTITLE></b>

<br>Local Applications (no., kind, date): KR 200247967 A 20020809

<br>Priority Applications (no., kind, date): KR 200247967 A 20020809

<br><br>

25/AN,AZ,TI/10 (Item 10 from file: 350)

<br><br>0013999797

<br><b><DOCTITLE>Program product for deposit processing of original checks  
in banks, stores instructions for sending endorsed and voided check image  
data with original data to another processor where it is sorted and sent to  
maker bank</DOCTITLE></b>

<br><b>Original Titles:</b><br>Methods and systems for processing financial  
instrument deposits<br>Methods and systems for processing financial  
instrument deposits

<br>Local Applications (no., kind, date): CA 2435621 A 20030721; US  
2002397897 P 20020722; US 2003622832 A 20030721; AU 2003220712 A 20030721

<br>Priority Applications (no., kind, date): US 2003622832 A 20030721; US  
2002397897 P 20020722

<br><br>

25/AN,AZ,TI/11 (Item 11 from file: 350)

<br><br>0013801999

<br><b><DOCTITLE>Check account database populating method for financial  
transaction, involves receiving check account activity data for checks to  
be cleared and bounced checks, and determining likelihood that check from  
specific account is returned</DOCTITLE></b>

<br><b>Original Titles:</b><br>Database for check risk decisions populated  
with check activity data from banks of first deposit

<br>Local Applications (no., kind, date): US 2002144740 A 20020514

<br>Priority Applications (no., kind, date): US 2002144740 A 20020514

<br><br>

25/AN,AZ,TI/12 (Item 12 from file: 350)

<br><br>0013706391  
<br><b><DOCTITLE>Electronic payroll and work management system for labor intensive industries, compares employee account and personal identification numbers with prestored numbers, to authenticate employee for providing check in/out status</DOCTITLE></b>  
<br><b>Original Titles:</b><br>Multi-purpose terminal, payroll and work management system and related methods<br>Multi-purpose terminal, payroll and work management system and related methods  
<br>Local Applications (no., kind, date): US 2002372983 P 20020417; US 2002183767 A 20020627; US 2002183767 A 20020627  
<br>Priority Applications (no., kind, date): US 2002372983 P 20020417; US 2002183767 A 20020627  
<br><br>

25/AN,AZ,TI/13 (Item 13 from file: 350)

<br><br>0012764527  
<br><b><DOCTITLE>Check-writing point-of-sale system has communication unit integrated to central computer system to enable central computer system to communicate with external databases</DOCTITLE></b>  
<br><b>Original Titles:</b><br>Check writing point of sale system<br>Check writing point of sale system  
<br>Local Applications (no., kind, date): US 1996775400 A 19961231; US 2000562303 A 20000501; US 2001851609 A 20010509; US 200296019 A 20020311; US 200296019 A 20020311  
<br>Priority Applications (no., kind, date): US 2001851609 A 20010509; US 2000562303 A 20000501; US 1996775400 A 19961231; US 200296019 A 20020311  
<br><br>

25/AN,AZ,TI/14 (Item 14 from file: 350)

<br><br>0012650010  
<br><b><DOCTITLE>Accounts settlement system for financial institution, permits access of check register information, to verify whether information stored in database corresponds to check presented for payment</DOCTITLE></b>  
<br><b>Original Titles:</b><br>Universal positive pay match, authentication, authorization, settlement and clearing system<br>Universal positive pay match, authentication, authorization, settlement and clearing system<br>Universal positive pay match, authentication, authorization, settlement and clearing system<br>UNIVERSAL POSITIVE PAY MATCH, AUTHENTICATION, AUTHORIZATION, SETTLEMENT AND CLEARING SYSTEM<br>SYSTEME UNIVERSEL ACTUALISE DE PAIEMENT: CONFRONTATION, AUTHENTIFICATION, AUTORISATION, REGLEMENT ET COMPENSATION  
<br>Local Applications (no., kind, date): US 2000243722 P 20001030; US 2001983065 A 20011023; WO 2001US42831 A 20011029; AU 200241470 A 20011029; US 2001983065 A 20011023; AU 2002241470 A 20011029

<br>Priority Applications (no., kind, date): US 2000243722 P 20001030; US  
2001983065 A 20011023  
<br><br>

25/AN,AZ,TI/15 (Item 15 from file: 350)

<br><br>0011183376  
<br><b><DOCTITLE>Check writing point of sales system, searches consumer  
bank account status and enables automated clearing house communication for  
transferring funds using communication unit of central computer system  
</DOCTITLE></b>  
<br><b>Original Titles:</b><br>Check writing point of sale system  
<br>Local Applications (no., kind, date): US 1996775400 A 19961231; US  
2000562303 A 20000501; US 2001851609 A 20010509  
<br>Priority Applications (no., kind, date): US 2000562303 A 20000501; US  
1996775400 A 19961231; US 2001851609 A 20010509  
<br><br>

25/AN,AZ,TI/16 (Item 16 from file: 350)

<br><br>0009275940  
<br><b><DOCTITLE>System for central management, storage and report  
generation of remotely captured paper transactions from documents and  
receipts</DOCTITLE></b>  
<br><b>Original Titles:</b><br>FERNBILDERFASSUNG MIT ZENTRALER VERARBEITUNG  
UND SPEICHERUNG<br>REMOTE IMAGE CAPTURE WITH CENTRALIZED PROCESSING AND  
STORAGE<br>SAISIE D'IMAGES A DISTANCE AVEC TRAITEMENT ET STOCKAGE  
CENTRALISES<br>Fernbildaufnahme mit zentralisierter Verarbeitung und  
Speicherung<br>Remote image capture with centralized processing and storage  
<br>Capture d'image a distance avec traitement et stockage centralises<br>  
Remote image capture with centralized processing and storage.<br>Remote  
image capture with centralized processing and storage.<br>REMOTE IMAGE  
CAPTURE WITH CENTRALIZED PROCESSING AND STORAGE<br>SAISIE D'IMAGES A  
DISTANCE AVEC TRAITEMENT ET STOCKAGE CENTRALISES  
<br>Local Applications (no., kind, date): WO 1998US17662 A 19980826; ZA  
19987796 A 19980827; AU 199890351 A 19980826; US 1997917761 A 19970827;  
US 1997917761 A 19970827; US 199881012 A 19980519; WO 1998US17662 A  
19980826; NO 2000917 A 20000224; EP 1998942251 A 19980826; WO 1998US17662  
A 19980826; WO 1998US17662 A 19980826; SK 2000241 A 19980826; WO  
1998US17662 A 19980826; CZ 2000697 A 19980826; WO 1998US17662 A 19980826;  
HU 20002759 A 19980826; CN 1998810515 A 19980826; KR 2000702016 A  
20000228; WO 1998US17662 A 19980826; JP 2000508168 A 19980826; TW  
1998114206 A 19980827; NZ 503049 A 19980826; WO 1998US17662 A 19980826;  
AU 199890351 A 19980826; WO 1998US17662 A 19980826; MX 20001968 A  
20000225; WO 1998US17662 A 19980826; RU 2000107802 A 19980826; WO  
1998US17662 A 19980826; MX 20001968 A 20000225; CA 2301793 A 19980826; WO  
1998US17662 A 19980826; IN 2004CH1123 A 20041028; EP 1998942251 A  
19980826; EP 200610478 A 19980826  
<br>Priority Applications (no., kind, date): US 1997917764 A 19970827; US  
1997917761 A 19970827; US 199881012 A 19980519



<br><br>

25/AN,AZ,TI/17 (Item 17 from file: 350)

<br><br>0008803933

<br><b><DOCTITLE>Automated computer approved check cashing system e.g. for cashing authorised from assigned payee - has assigned payee can cash authorised negotiable instrument, by reading specified data from instrument with its magnetic content as applicable by obtaining data from customer's keyboard entry and reading data from patron card</DOCTITLE></b>

<br><b>Original Titles:</b><br>Method and apparatus for an automated, computer approved, check cashing system.

<br>Local Applications (no., kind, date): CA 2211811 A 19970821; US

199624268 P 19960821; US 1997915903 A 19970821; US 1998161582 A 19980928

<br>Priority Applications (no., kind, date): US 1998161582 A 19980928; US 1997915903 A 19970821; US 199624268 P 19960821

? show files

[File 348] **EUROPEAN PATENTS 1978-2006/ 200644**

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*\*File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 349] **PCT FULLTEXT 1979-2006/UB=20061102UT=20061026**

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*\*File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

; d s

Set	Items	Description
S1	199126	CHECK OR CHECKS OR CHEQUE OR CHEQUES OR (FINANCIAL OR LEGAL) ( ) PAPER OR PHYSICAL ( ) (MONETARY OR FINANCIAL) ( ) (INSTRUMENT OR INSTRUMENTS) OR DRAFT OR DRAFTS OR MONEY ( ) (ORDER OR ORDERS) FROM 348, 349
S2	2384683	PLURAL OR PLURALITY OR MULTIPLE OR MULTI OR SEVERAL OR TWO OR 2 OR MORE OR SOME OR FEW OR DIFFERENT FROM 348, 349
S3	163728	BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR CREDIT) ( ) (INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR SAVINGS(1W)LOAN? OR S(1W)L FROM 348, 349
S4	60345	(FIRST OR ORIGINAL OR INITIAL) ( ) DEPOSIT OR ORIGINATING FROM 348, 349
S5	7233	DEPOSIT ( ) INFORMATION OR ACCOUNT ( ) (NUMBER OR NUMBERS OR DESIGNATION OR DESIGNATIONS) OR CHECK ( ) (IMAGE OR IMAGES) FROM 348, 349
S6	104436	(MASTER OR CENTRAL OR MAIN OR CHIEF OR PRIMARY OR PRINCIPAL OR PRINCIPLE) ( ) (SYSTEM OR COMPUTER OR UNIT OR PROCESS?R OR PROCESSING OR CONTROLL?R OR CONTROL OR OPERATION OR SERVER) FROM 348, 349
S7	1964000	SEPARATE OR EXTERNAL OR ANOTHER OR OUTSIDE OR EXTRINSIC OR DIFFERENT OR INDEPENDENT?? OR DISCRETE OR DISTINCT OR APART FROM 348, 349
S8	1955	MICR OR MAGNETIC ( ) INK ( ) (CHARACTER ( ) RECOGNITION OR CHECK ( ) (READER OR READERS)) OR DEPOSIT ( ) ACCOUNTING OR CASH ( ) MANAGEMENT OR FLOAT ( ) PROCESSING FROM 348, 349
S9	30	S2(10N) (S3(3N)S4) FROM 348, 349
S10	8	S1(10N)S9 FROM 348, 349
S11	2	S5(S)S10 FROM 348, 349
S12	1	S6(7N)S7(7N)S8 FROM 348, 349
S13	0	S11(S)S12 FROM 348, 349
S14	19	S S6(S)S7(S)S8
S15	0	S S9(S)S14
S16	3316	S S1(S)S2(S)S3
S17	0	S S14(2S)S15
S18	431	S S16(S) (S4 OR S5)
S19	68	S S4(S)S16
S20	13	S S5(S)S19
S21	30	S S1(10N)S2(10N)S3(10N)S4
S22	0	S S6(10N)S7(10N)S9
S23	8	S S5(S)S21

S24 32 S S14 OR S20 OR S23

S25 61859 S IC=(G06F-017? OR G06Q-040? OR G06F-0017? OR G06Q-0040?)

S26 14 S S24 AND S25

26/3K/10 (Item 8 from file: 349) [Links](#)

PCT FULLTEXT

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00850770

**METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY  
REMOTE FROM A FINANCIAL INSTITUTION**

**PROCEDE ET SYSTEME DE TRAITEMENT DU DEPOT D'INSTRUMENTS FINANCIERS PHYSIQUEMENT  
ELOIGNE D'UNE INSTITUTION FINANCIERE**

**Patent Applicant/Patent Assignee:**

- **ZIONS BANCORPORATION**; One South Main Street, Salt Lake City, UT 84111  
US; US(Residence); US(Nationality)

**Legal Representative:**

- **JOHANSON Kevin K(et al)(agent)**  
Workman, Nydegger & Seeley, 1000 Eagle Gate Tower, 60 East South Temple, Salt Lake City, UT 84111; US;

	Country	Number	Kind	Date
Patent	WO	200184453	A1	20011108
Application	WO	2001US339		20010105
Priorities	US	2000560779		20000428
	US	2000676956		20001002

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 16424

## Detailed Description:

...site for processing. This can be done after either a completion of single deposit in step 615 (containing one or more checks) or after completion of all deposits in step 616 (each containing one or more checks) from the remote site.

After the deposit(s) from a specific remote site are complete, the central site formats **deposit information** for processing in the accounting systems of the **bank of first deposit's** central site in a step 619, including sending the image and other appropriate information for application processing in step...and available for the depositing customer and bank of first deposit to be able to access for research purposes.

The **central processor** site then sends confirmation of good receipt of data in process step 762 to the remote processor in process step... is scanned. If the deposit is complete query step 764 asks the operator in query step 765 if there is **another** deposit. If there is **another** deposit to be processed, process step 766 passes through to previously discussed process step 701 where the new deposit process is initiated. If there is not **another** deposit as determined in query step 765, the remote entry process is completed and the captured deposit and image i0... first deposits central site item capture system in process step 771, the deposit systems in process step 772 and the **cash management** systems in process step 773.

In the course of processing a deposit, it is integral to the decision making to...8 depicts a high-level processing diagram of the various entities involved in the overall financial processing in accordance with **another** embodiment of the present invention. The present embodiment comprises three primary processing entities: (i) a capture site 196, (ii) a... In this embodiment capture site 196 represents sites incorporating

9 front-end processing such as, for example, lock box and **MICR** processing sites that will be enabled to capture physical items of item images for the purpose of interfacing into the invention. While Figure 8 depicts both lock box and **MICR** within site 196, (inverted exclamation mark)t is generally the case that only a single function is resident within a site and in the present embodiment, these **distinct** functionalities are alternatives and are depicted both within site 196 for illustrative conciseness. Sites 198 and 199 represent similar sites...

26/3K/11 (Item 9 from file: 349) [Links](#)

PCT FULLTEXT

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00850747

**METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY  
REMOTE FROM A FINANCIAL INSTITUTION**

**PROCEDE ET SYSTEME PERMETTANT DE TRAITER DES DEPOTS D'INSTRUMENTS FINANCIERS  
PHYSIQUEMENT ELOIGNES D'UNE INSTITUTION FINANCIERE**

## Patent Applicant/Patent Assignee:

- **ZIONS BANCORPORATION**; One South Main Street, Salt Lake City, UT 84111

US; US(Residence); US(Nationality)

**Legal Representative:**

• **JOHANSON Kevin K(et al)(agent)**

Workman, Nydegger & Seeley, 1000 Eagle Gate Tower, 60 East South Temple, Salt Lake City, UT 84111; US;

	Country	Number	Kind	Date
Patent	WO	200184417	A1	20011108
Application	WO	2000US26309		20000925
Priorities	US	2000560779		20000428

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Main International Patent Classes (Version 7):**

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 12720

**Detailed Description:**

...enter data associated with that check.

The remote site operator will have the option at the remote site to release **deposit information** to the central site for processing. This can be done after either a completion of single deposit in step 615 (containing one or **more checks**) or after completion of all deposits in step 616 (each containing one or **more checks**) from the remote site.

After the deposit(s) from a specific remote site are complete, the central site formats 2o **deposit information** for processing in the accounting systems of the **bank of first deposit's** central site in a step 619, including sending the image and other appropriate information for application processing in step...and available for the depositing customer and bank of first deposit to be able to access for research purposes.

The **central processor** site then sends confirmation of good receipt of data in process step 762 to the remote

processor in process step... ..is scanned. If the deposit is complete query step 764 asks the operator in query step 765 if there is **another** deposit. If there is **another** deposit to be processed, process step 766 passes through to previously discussed process step 701 where the new deposit process is initiated. If there is not **another** deposit as determined in query step 765, the remote entry process is completed and the captured deposit and image information... ..deposits central site item capture system in process step 771, the deposit systems in process step 772 and the **cash management** systems in process step 773.

In the course of processing a deposit, it is integral to the decision making to...

26/6/1 (Item 1 from file: 348) [Links](#)

02049684

**Method and system for selective incentive point-of-sale marketing in response to customer shopping histories**

Verfahren und System zur selektiven Marketing an Verkaufsstellen in Bezug auf frühere Kundenankäufe

Procédé et système de distribution de bons d'achat en fonction des achats antérieurs d'un client

Country	Number	Kind	Date
Type	Pub. Date	Kind	Text

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200618	4055
SPEC A	(English)	200618	47796
Total Word Count (Document A) 51851			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 51851			

26/6/2 (Item 2 from file: 348) [Links](#)

01208994

**TELEPHONE CHARGE MANAGEMENT SYSTEM**

TELEFONGEBÜHREN-VERWALTUNGSSYSTEM

SYSTEME DE GESTION DE FACTURATION TELEPHONIQUE

Country	Number	Kind	Date
Type	Pub. Date	Kind	Text

Publication: English

Procedural: English

Application: Japanese

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200149	4958
SPEC A	(English)	200149	14306
Total Word Count (Document A) 19264			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 19264			

26/6/3 (Item 1 from file: 349) [Links](#)



01314839

**METHOD AND SYSTEM FOR PROCESSING PAYMENT ITEMS AT A CENTRAL PROCESSOR**  
**PROCEDE ET SYSTEME DE TRAITEMENT DE MOYENS DE PAIEMENT PAR UN PROCESSEUR**  
**CENTRAL**

Country	Number	Kind	Date
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Publication Language: English

Filing Language: English

Fulltext word count: 5561

26/6/4 (Item 2 from file: 349) [Links](#)

01312035

**METHODS AND SYSTEMS FOR ACCEPTING OFFERS VIA CHECKS**  
**PROCEDES ET SYSTEMES POUR ACCEPTER DES OFFRES PAR L'INTERMEDIAIRE DE CHEQUES**

Country	Number	Kind	Date
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Publication Language: English

Filing Language: English

Fulltext word count: 17377

26/6/5 (Item 3 from file: 349) [Links](#)

00984856

**METHODS AND SYSTEMS FOR CHECK PROCESSING USING BLANK CHECKS AT A**  
**POINT-OF-SALE**  
**PROCEDES ET SYSTEMES DE TRAITEMENT DE CHEQUES UTILISANT DES CHEQUES EN BLANC AU**  
**NIVEAU D'UN POINT DE VENTE**

Country	Number	Kind	Date
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Publication Language: English

Filing Language: English

Fulltext word count: 8822

26/6/6 (Item 4 from file: 349) [Links](#)

00963611

**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM**  
**FOR RENTAL VEHICLE SERVICES**

**SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET POUR SERVICES DE LOCATION DE VEHICULES**

Country	Number	Kind	Date
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Publication Language: English

Filing Language: English

Fulltext word count: 237932

26/6/7 (Item 5 from file: 349) [Links](#)

00933152

**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES**

**SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES, FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES**

Country	Number	Kind	Date
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Publication Language: English

Filing Language: English

Fulltext word count: 243912

26/6/8 (Item 6 from file: 349) [Links](#)

00907106

**METHOD OF SELLING GOODS IN AN ELECTRONIC COMMERCIAL TRADE**  
**TECHNIQUE DE VENTE DE MARCHANDISES DANS UN CYBERCOMMERCE**

Country	Number	Kind	Date
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Publication Language: English

Filing Language: Korean

Fulltext word count: 31953

26/6/9 (Item 7 from file: 349) [Links](#)

00899532

**METHODS AND APPARATUS FOR FORMULATION, INITIAL PUBLIC OR PRIVATE OFFERING, AND SECONDARY MARKET TRADING OF RISK MANAGEMENT CONTRACTS**

**PROCEDES ET SYSTEME POUR LA FORMULATION DE PREMIERES OFFRES PUBLIQUES OU PRIVEES ET LA NEGOCIATION DE MARCHE SECONDAIRE POUR DES CONTRATS DE GESTION DE RISQUES**

Country	Number	Kind	Date
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Publication Language: English

Filing Language: English

Fulltext word count: 33670

26/6/10 (Item 8 from file: 349) [Links](#)

00850770

**METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY  
REMOTE FROM A FINANCIAL INSTITUTION**

**PROCEDE ET SYSTEME DE TRAITEMENT DU DEPOT D'INSTRUMENTS FINANCIERS PHYSIQUEMENT  
ELOIGNE D'UNE INSTITUTION FINANCIERE**

Country	Number	Kind	Date
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Publication Language: English

Filing Language: English

Fulltext word count: 16424

26/6/11 (Item 9 from file: 349) [Links](#)

00850747

**METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY  
REMOTE FROM A FINANCIAL INSTITUTION**

**PROCEDE ET SYSTEME PERMETTANT DE TRAITER DES DEPOTS D'INSTRUMENTS FINANCIERS  
PHYSIQUEMENT ELOIGNES D'UNE INSTITUTION FINANCIERE**

Country	Number	Kind	Date
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Publication Language: English

Filing Language: English

Fulltext word count: 12720

26/6/12 (Item 10 from file: 349) [Links](#)

00806384

**NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND  
METHOD THEREOF**

**GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE  
COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE**

Country	Number	Kind	Date
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Publication Language: English

Filing Language: English

Fulltext word count: 171499

26/6/13 (Item 11 from file: 349) [Links](#)

00806382

**METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE**

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Country	Number	Kind	Date
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Publication Language: English

Filing Language: English

Fulltext word count: 170977

26/6/14 (Item 12 from file: 349) [Links](#)

00731978

**DATA PROCESSING SYSTEM FOR FACILITATING MERCHANDISE TRANSACTIONS**  
**SYSTEME INFORMATIQUE POUR FACILITER LES TRANSACTIONS SUR MARCHANDISES**

Country	Number	Kind	Date
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Publication Language: English

Filing Language: English

Fulltext word count: 41929

? show files

[File 2] **INSPEC 1898-2006/Oct W5**

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[File 139] **EconLit 1969-2006/Oct**

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Set	Items	Description
S1	117367	CHECK OR CHECKS OR CHEQUE OR CHEQUES OR (FINANCIAL OR LEGAL) ( ) PAPER OR PHYSICAL ( ) (MONETARY OR FINANCIAL) ( ) (INSTRUMENT OR INSTRUMENTS) OR DRAFT OR DRAFTS OR MONEY ( ) (ORDER OR ORDERS) FROM 2, 35, 65, 99, 474, 475, 256, 583, 139
S2	10256472	PLURAL OR PLURALITY OR MULTIPLE OR MULTI OR SEVERAL OR TWO OR 2 OR MORE OR SOME OR FEW OR DIFFERENT FROM 2, 35, 65, 99, 474, 475, 256, 583, 139
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S4	23172	(FIRST OR ORIGINAL OR INITIAL) ( ) DEPOSIT OR ORIGINATING FROM 2, 35, 65, 99, 474, 475, 256, 583, 139
S5	432	DEPOSIT ( ) INFORMATION OR ACCOUNT ( ) (NUMBER OR NUMBERS OR DESIGNATION OR DESIGNATIONS) OR CHECK ( ) (IMAGE OR IMAGES) FROM 2, 35, 65, 99, 474, 475, 256, 583, 139
S6	21635	(MASTER OR CENTRAL OR MAIN OR CHIEF OR PRIMARY OR PRINCIPAL

OR PRINCIPLE) () (SYSTEM OR COMPUTER OR UNIT OR PROCESS?R OR PROCESSING OR  
CONTROLL?R OR CONTROL OR OPERATION OR SERVER) FROM 2, 35, 65, 99, 474, 475,  
256, 583, 139

S7 3028703 SEPARATE OR EXTERNAL OR ANOTHER OR OUTSIDE OR EXTRINSIC OR  
DIFFERENT OR INDEPENDENT?? OR DISCRETE OR DISTINCT OR APART FROM 2, 35, 65,  
99, 474, 475, 256, 583, 139

S8 1717 MICR OR MAGNETIC() INK() (CHARACTER() RECOGNITION OR  
CHECK() (READER OR READERS)) OR DEPOSIT() ACCOUNTING OR CASH() MANAGEMENT OR  
FLOAT() PROCESSING FROM 2, 35, 65, 99, 474, 475, 256, 583, 139

S9 4 S2(10N) (S3(3N) S4) FROM 2, 35, 65, 99, 474, 475, 256, 583, 139

S10 1 S1(10N) S9 FROM 2, 35, 65, 99, 474, 475, 256, 583, 139

S11 0 S5(S) S10 FROM 2, 35, 65, 99, 474, 475, 256, 583, 139

S12 0 S6(7N) S7(7N) S8 FROM 2, 35, 65, 99, 474, 475, 256, 583, 139

S13 0 S11(S) S12 FROM 2, 35, 65, 99, 474, 475, 256, 583, 139

S14 0 S S1 AND S2 AND S3 AND S6 AND S7 AND S8

S15 3551 S S1 AND S2 AND S3

S16 1 S S6 AND S7 AND S8

S17 5 S S1 AND (S2(S) (S3(10N) S4))

S18 2 S S4 AND S5 AND S15

S19 74 S S15 AND (S4 OR S5)

S20 55 S S1(S) S2(S) S3(S) (S4 OR S5)

S21 60 S S9 OR S16 OR S17 OR S18 OR S20

S22 50 S S21 NOT PY>2000

S23 38 S S22 NOT PD=20000429:20061231

S24 37 RD (unique items)

24/3,K/1 (Item 1 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [SCIENCEDIRECT](#) [ProQuest](#)  
INSPEC

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07237790

**Title:** BancFirst speeds check retrieval to hoist customer service level

**Author** O'Brien, J.

**Journal:** Bank Systems + Technology vol.36, no.4 p. 56

**Publisher:** Miller Freeman ,

**Publication Date:** April 1999 **Country of Publication:** USA

**CODEN:** BSYTEE **ISSN:** 1045-9472

**SICI:** 1045-9472(199904)36:4L:56:BSCR;1-6

**Material Identity Number:** N682-1999-003

**Language:** English

**Subfile:** D

Copyright 1999, IEE

**Abstract:** At first, the inception of imaging technology for **checks** and statements wasn't all it was cracked up to be for Oklahoma City-based BancFirst. Since BancFirst's **check** processing system encompasses 60 locations across Oklahoma-handling about 325,000 **check images** per day, or about 8 gigabytes of information-data access speed was a threshold issue for the **bank**. Though the imaging system had proved to be a success, the **bank** needed help with getting consistently fast retrieval times. To that end, BancFirst turned to Advanced Financial Solutions (AFS), an Oklahoma City-based systems integrator. AFS recommended **two** products from OTG Software, Bethesda, Md.: ApplicationXtender, for document imaging and management, and DiskXtender, for online data storage management. OTG... ..had worked with OTG products before, noted Mitchell Votah, an AFS engineer, and he expected the software to improve the **bank** imaging system's speed and capacity.

24/3,K/5 (Item 5 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [SCIENCEDIRECT](#) [ProQuest](#)  
INSPEC

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06407067

**Title:** Microfilm begone-companies want check images

**Author** Lunt, P.

**Journal:** ABA Banking Journal vol.88, no.8 p. 57-8, 62

**Publisher:** Simmons-Boardman Publishing for American Bankers Assoc ,

**Publication Date:** Aug. 1996 **Country of Publication:** USA

**CODEN:** ABAJD5 **ISSN:** 0194-5947

**SICI:** 0194-5947(199608)88:8L:57:MBCW;1-Y

**Material Identity Number:** B557-96009

**Language:** English

**Subfile:** D

Copyright 1996, IEE

**Abstract:** Corporate treasurers are coming to expect their banks to offer **check images** with their controlled disbursement, positive pay, account reconciliation, lockbox, and other cash management services. According to the Tower Group, Wellesley, Mass., 10% of companies with annual revenues of over \$500 million use **some** type of image-enabled cash management service and 8% expect to within the next **two** years. **Many more** want to know that

it's available, so when they're ready to upgrade or their microfilm equipment wears out, they'll be able to get **check images**.

24/3,K/6 (Item 6 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [SCIENCEDIRECT](#) [ProQuest](#)  
INSPEC

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05926839

**Title:** Jumpstarting ECP (Electronic cheque presentment)

**Author** Prince, C.J.

**Journal:** Bank Systems + Technology vol.32, no.3 p. 46-7, 49, 51

**Publication Date:** March 1995 **Country of Publication:** USA

**CODEN:** BSYTEE **ISSN:** 1045-9472

**Language:** English

**Subfile:** D

Copyright 1995, IEE

**Title:** Jumpstarting ECP (Electronic cheque presentment)

**Abstract:** The acceptance of electronic check presentment (ECP) technology since its inception can be characterized in a word: slow. But the past year has borne signs of growing interest in the technology, sources say, and that the number of banks involved in ECP-the electronic transmission of a check's magnetic ink character recognition information-has been climbing steadily. One obvious benefit of using ECP is that it gives banks access to information more rapidly. Because checking account information is received earlier, the bank of first deposit can get early notification of bad checks and avoid loss on several kinds of fraud, which costs banks an estimated \$800 million per year. What's more, banks can collect additional revenue by, in turn, selling early notification information to their corporate customers.

**Descriptors:** ...cheque processing

**Identifiers:** electronic check presentment... ...check magnetic ink character recognition information... ...bad checks;

24/3,K/7 (Item 7 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [SCIENCEDIRECT](#) [ProQuest](#)  
INSPEC

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05830631

**Title:** Beyond check image statements: a new strategy for the 1990s

**Author** Blodgett, J.

**Journal:** Advanced Imaging vol.9, no.10 p. 73-5

**Publication Date:** Oct. 1994 **Country of Publication:** USA

**CODEN:** ADIMEZ **ISSN:** 1042-0711

**Language:** English

**Subfile:** D

**Abstract:** ...corporate boardrooms and banks across the country are-after a long and careful evaluation-preparing to "mainstream" the use of **check image** processing, now evolving from the concept or pilot stage. Motivating this



more recent acceptance is a heightened awareness that **check images** will play an increasingly important role in the battle for market share and corporate clients. Of the top 100 banking institutions in the United States, a rough survey shows well over 50% are actively pursuing **check** imaging through RFP, image pilot programs, or full scale implementations. As the technology becomes more widespread, new **check image** applications are already beginning to appear. The paper considers the long term vision.

24/3,K/13 (Item 13 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [SCIENCEDIRECT](#)  
INSPEC

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04861162 **INSPEC Abstract Number:** D91001049

**Title:** Managing images (in banks)

**Author** Ledford, S.

**Journal:** Bank Management vol.67, no.1 p. 58, 60, 62

**Publication Date:** Jan. 1991 **Country of Publication:** USA

**ISSN:** 1049-1775

**Language:** English

**Subfile:** D

**Abstract:** Bankers are staking the future on image technology-in **check** processing, in customer service and throughout the back office. But senior bankers have identified a series of stumbling blocks that... ..to drive storage costs to one-thirtieth of today's levels or imaging could be in jeopardy as a big-bank proof automation tool. At 10 million **check images** a night and about 50000 bytes per **check**, a **bank** would exhaust its storage in two days.

24/3,K/14 (Item 14 from file: 2) [Links](#)

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04822643 **INSPEC Abstract Number:** D91000609

**Title:** Treasury takes next step on wire transfers

**Journal:** ABA Banking Journal vol.82, no.12 p. 10, 13

**Publication Date:** Dec. 1990 **Country of Publication:** USA

**CODEN:** ABAJD5 **ISSN:** 0194-5947

**Language:** English

**Subfile:** D

**Abstract:** ...than through the use of cash and paper instruments. Recordkeeping roles are proposed in the notice for three groups: (1) **banks originating** wire transfers (originator's bank), (2) banks receiving wire transfers enroute to their final destinations (intermediaries), and (3) banks receiving transfers for delivery to the beneficiary...

24/3,K/16 (Item 16 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [SCIENCEDIRECT](#)  
INSPEC

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04681838 **INSPEC Abstract Number:** D90001971

**Title:** IBM unveils first stage of image/check system

**Author** Tracey, B.

**Journal:** Computers in Banking vol.7, no.4 p. 12, 14-15

**Publication Date:** April 1990 **Country of Publication:** USA

**CODEN:** CBANE6 **ISSN:** 0742-6496

**Language:** English

**Subfile:** D

**Abstract:** ...first pieces of Big Blue's ImagePlus High Performance Transaction Processing System (HPTS) are being delivered and installed in six **banks** in the US and Canada. Made up of both hardware and software components, HPTS is designed to replace the mechanical clamor that has been found in **banks'** check processing rooms for nearly three decades with the near-silent whirl of computers and optical disk drives passing digitized **check images** to each other. The benefit to large **financial institutions** that process millions of **checks** per day is a possible **two-** or three-fold increase in productivity. The caveat: have about \$10 or \$20 million to spend if you want a...

24/3,K/17 (Item 17 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [SCIENCEDIRECT](#)  
INSPEC

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04665590 **INSPEC Abstract Number:** D90001760

**Title:** Checking out image

**Author** Swift, C.R.

**Journal:** Bank Management vol.66, no.5 p. 32, 34, 36, 37

**Publication Date:** May 1990 **Country of Publication:** USA

**ISSN:** 0024-9823

**Language:** English

**Subfile:** D

**Abstract:** After **two** decades of wringing ever **more** efficiency out of conventional **check** processing methods and equipment, bankers have found the new cost-cutting tool they have been looking for-image technology. But...  
...developments will have to occur. The cost of optical storage must be trimmed to one-thirtieth of today's levels. **Check images** must be accepted in court. Standards for storage and transmission must be established so that digital representations of **checks** can be exchanged among **banks** instead of paper.

24/3,K/33 (Item 5 from file: 583) [Links](#)

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06129812

**First Pacific adopts locally developed automated cheque clearing sys\**

**HONG KONG: FIRST PACIFIC ADOPTS NEW SYSTEM**

IT Asia ( XCN ) Mar 1995 P.6

**Language:** ENGLISH

Hong Kong's leading retail and commercial **bank**, First Pacific **Bank** has become the first to use a new signature verification system developed by Citron System Ltd of Hong Kong. All... ..have been scanned and digitised using SVS (Signature Verification System) and they can be retrieved at workstations. For outward-clearing **cheques**, an AT&T 7720 **cheque** reader/sorter will read the magnetic ink character recognition characters on the bottom of each **cheque**. **Cheque** number, **bank** and branch code, issuer's **account number** and **cheque** amount will also be read by the AT&T system. The information are then captured into a cartridge tape which will be forwarded to the Hong Kong Association of **Banks'** clearing house. With the new systems, the **cheque** sorting process at the clearing house is done **more** quickly. This allows First Pacific **Bank** to extend its cut-off time for **cheque** deposits at branches from 6 pm to 8 pm. Cashing a **cheque** over the counter at the **bank** is also much faster with the new system. The retrieval of customers' signatures is reported to be six to eight...

24/6/1 (Item 1 from file: 2) [Links](#)

07237790

**Title: BancFirst speeds check retrieval to hoist customer service level**

**Publication Date:** April 1999

Copyright 1999, IEE

24/6/2 (Item 2 from file: 2) [Links](#)

06954689 INSPEC Abstract Number: C9808-5260B-078

**Title: Hidden Markov model based word recognition and its application to legal amount reading on French checks**

**Publication Date:** June 1998

Copyright 1998, IEE

24/6/3 (Item 3 from file: 2) [Links](#)

06890377

**Title: It's 10 p.m. Who's looking at your Web site? [bank]**

**Publication Date:** Feb. 1998

Copyright 1998, IEE

24/6/4 (Item 4 from file: 2) [Links](#)

06637709 INSPEC Abstract Number: C9708-5260B-369

**Title: Extraction of signature and seal imprint from bankchecks by using color information**

**Publication Date:** 1995

Copyright 1997, IEE

24/6/5 (Item 5 from file: 2) [Links](#)

06407067

**Title: Microfilm begone-companies want check images**

**Publication Date:** Aug. 1996

Copyright 1996, IEE

24/6/6 (Item 6 from file: 2) [Links](#)

05926839

**Title: Jumpstarting ECP (Electronic cheque presentment)**

**Publication Date:** March 1995

Copyright 1995, IEE

24/6/7 (Item 7 from file: 2) [Links](#)

05830631

**Title: Beyond check image statements: a new strategy for the 1990s**

**Publication Date:** Oct. 1994

24/6/8 (Item 8 from file: 2) [Links](#)

05514945 **INSPEC Abstract Number:** C9312-7120-008

**Title:** Very fast recognition of GIRO check forms

**Publication Date:** 1993

24/6/9 (Item 9 from file: 2) [Links](#)

05505414

**Title:** Omaha banks turn to lab for disaster recovery

**Publication Date:** July-Aug. 1993

24/6/10 (Item 10 from file: 2) [Links](#)

05077867

**Title:** Are your bank's ATMs earning their keep?

**Publication Date:** Nov. 1991

24/6/11 (Item 11 from file: 2) [Links](#)

04924038 **INSPEC Abstract Number:** D91001973

**Title:** The ECCHO response to risk in Reg CC

**Publication Date:** April 1991

24/6/12 (Item 12 from file: 2) [Links](#)

04907090 **INSPEC Abstract Number:** B91040200, C91042289

**Title:** The use of automated cryptographic check-sums

**Publication Date:** 1989

24/6/13 (Item 13 from file: 2) [Links](#)

04861162 **INSPEC Abstract Number:** D91001049

**Title:** Managing images (in banks)

**Publication Date:** Jan. 1991

24/6/14 (Item 14 from file: 2) [Links](#)

04822643 **INSPEC Abstract Number:** D91000609

**Title:** Treasury takes next step on wire transfers

**Publication Date:** Dec. 1990

24/6/15 (Item 15 from file: 2) [Links](#)

04700143 **INSPEC Abstract Number:** C90058662

**Title: Improvements in the fault-detection control system in Belgian bank numbers**

**Publication Date: 1990**

24/6/16 (Item 16 from file: 2) [Links](#)

04681838 INSPEC Abstract Number: D90001971

**Title: IBM unveils first stage of image/check system**

**Publication Date: April 1990**

24/6/17 (Item 17 from file: 2) [Links](#)

04665590 INSPEC Abstract Number: D90001760

**Title: Checking out image**

**Publication Date: May 1990**

24/6/18 (Item 18 from file: 2) [Links](#)

04526701 INSPEC Abstract Number: C90005509

**Title: Two suggestions to improve on the efficiency of the check computations in the banking system in Belgium**

**Publication Date: 5 Sept. 1989**

24/6/19 (Item 19 from file: 2) [Links](#)

04496867 INSPEC Abstract Number: D89002696

**Title: Electronic dealer drafting-a practical application of EDI**

**Publication Date: 1989**

24/6/20 (Item 20 from file: 2) [Links](#)

04472554 INSPEC Abstract Number: C89062968

**Title: Two suggestions to improve on the efficiency of the check computations in the banking system in Belgium**

**Publication Date: 1989**

24/6/21 (Item 21 from file: 2) [Links](#)

04386165 INSPEC Abstract Number: D89001443

**Title: Party line (telephone banking security)**

**Publication Date: Dec. 1988**

24/6/22 (Item 22 from file: 2) [Links](#)

04064777 INSPEC Abstract Number: D88000584

**Title: The Competitive Equality Banking Act of 1987: its impact on the check collection system**

**Publication Date: Nov. 1987**

24/6/23 (Item 23 from file: 2) [Links](#)

03810996 **INSPEC Abstract Number:** C87012241

**Title:** Informatics: an element in business planning strategy

**Publication Date:** 19 Sept. 1986

24/6/24 (Item 24 from file: 2) [Links](#)

03744396 **INSPEC Abstract Number:** D86002560

**Title:** Signature verification saves time for teller, customer

**Publication Date:** July 1986

24/6/25 (Item 25 from file: 2) [Links](#)

03399236 **INSPEC Abstract Number:** B85013807, C85011587, D85000614

**Title:** Electronic mail, automated microfilm retrieval speed recovery of truncated checks for Baltimore banks

**Publication Date:** Dec. 1984

24/6/26 (Item 26 from file: 2) [Links](#)

03181941 **INSPEC Abstract Number:** D84000260

**Title:** Payroll: take the rule change in your stride

**Publication Date:** Jan. 1984

24/6/27 (Item 1 from file: 474) [Links](#)

00875322 **NYT Sequence Number:** 061074780627

(Los Angeles Dist Atty has filed charges of grand theft against Audrey Lisner, dir of acctg for Columbia Pictures EUE-Screen Gems div. Lisner is alleged to have stolen \$25,000 by obtaining Bank of Amer money orders in Columbia's name and issuing checks to herself by using false account numbers. Law suit is also filed in Los Angeles Superior Ct, brought by 20th Century-Fox, charging Zurich Ins Co and Maryland Casualty Co with breach of contract because they failed to indemnify co for losses that Fox says it suffered through employee who allegedly stole money and property worth more than \$1 million. Employee was identified as Daniel L Fleisher (S).)

Tuesday June 27 1978

24/6/28 (Item 2 from file: 474) [Links](#)

00265070 **NYT Sequence Number:** 029640720825

(Chief Nixon campaign fund-raiser M H Stans testifies under oath Aug 24 that he does not know how \$114,000 in contributions to Nixon re-election campaign ended up in possession of B L Barker, 1 of 5 men arrested in June 17 break-in at Dem Natl Com hq; Stans is subpoenaed and privately questioned in his Doral Hotel suite by M Dardis, who is investigating Fla aspects of case for Dade County State Atty R E Gerstein; \$25,000 of \$114,000 reptdly has been traced to Minnesota businessman D O Andreas, who heads Archer-Daniels-Midland agr commodities processing co and also contributed heavily to Humphrey primary campaign; course of funds involved in case traced; money seen originating, in 2 packages, as large cash

contributions by Dems and others anxious to hide their identity as donors to Repubs; 1 package consisting of \$89,000 seen originating in Tex, then taken to Mexico City, where it was converted into 4 bank drafts payable to M Ogarrio Daguerre; Houston oilmen W C Liedtke and R J Winchester, pres and vp respectively of Pennzoil Co, reptonly were subpoenaed and testified Aug 24 before Washington Fed grand jury in connection with Mexican transaction; both are regional finance chmn of Nixon campaign com; com's Tex finance chmn, R H Allen, who has admitted he is friend of Ogarrio, was subpoenaed by Gerstein in Fla but testimony reptonly was postponed in light of Liedtke-Winchester connection; \$89,000 reptonly was sent from Houston to Nixon finance com in Washington about same time that  
Friday August 25 1972

24/6/29 (Item 1 from file: 583) [Links](#)

09275843

**DBS to impose minimum balance charge**

SINGAPORE: MINIMUM BALANCE CHARGES BY DBS/POSB  
25 Apr 2000

24/6/30 (Item 2 from file: 583) [Links](#)

09190860

**Software firm creates stakeholder commissionsystem**

UK: SOFTWARE FOR STAKEHOLDER PENSIONS  
19 Aug 1999

24/6/31 (Item 3 from file: 583) [Links](#)

09175129

**BIMB confident of securing RM20m**

MALAYSIA: NEW PRODUCTS FROM BANK ISLAM UNFURLED  
13 Oct 1999

24/6/32 (Item 4 from file: 583) [Links](#)

06673348

**Nicco to revamp software business in US, eyes UK**

USA: NICCO AND TAIB IN TIE UP  
12 Aug 1998

24/6/33 (Item 5 from file: 583) [Links](#)

06129812

**First Pacific adopts locally developed automated cheque clearing sys\**



HONG KONG: FIRST PACIFIC ADOPTS NEW SYSTEM  
Mar 1995

24/6/34 (Item 6 from file: 583) [Links](#)

06087799  
**DISTRIBUTION / Moreno s'en prend ` la caisse**

FRANCE: AUTOMATIC CASH REGISTER  
05 Dec 1994

24/6/35 (Item 7 from file: 583) [Links](#)

05728550  
**SIEMENS NIXDORF LAUNCHES 'WORLD's FASTEST PERSONALISED MAGNETIC/**

UK - SNI LAUNCHES CHARACTER RECOGNITION PRINTER  
3 March 1993

24/6/36 (Item 8 from file: 583) [Links](#)

05280333  
**Co-op Bank to use imaging for signature verification**

UK - CO-OP BANK INSTALLS WANG IMAGE PROCESSING SYSTEM  
0 August 1992

24/6/37 (Item 9 from file: 583) [Links](#)

04834118  
**Courage's offer targets the independents**

UK - COURAGE BEER OFFERS PROMOTION FOR INDEPENDENTS  
11 January 1992

? show files;ds

File 20:Dialog Global Reporter 1997-2006/Nov 08

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Set	Items	Description
S1	1627491	CHECK OR CHECKS OR CHEQUE OR CHEQUES OR (FINANCIAL OR LEGAL) ( ) PAPER OR PHYSICAL ( ) (MONETARY OR FINANCIAL) ( ) (INSTRUMENT OR INSTRUMENTS) OR DRAFT OR DRAFTS OR MONEY ( ) (ORDER OR ORDERS)
S2	28280731	PLURAL OR PLURALITY OR MULTIPLE OR MULTI OR SEVERAL OR TWO OR 2 OR MORE OR SOME OR FEW OR DIFFERENT
S3	4473979	BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR CREDIT) ( ) (INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR SAVINGS (1W) LOAN? OR S (1W) L
S4	43583	(FIRST OR ORIGINAL OR INITIAL) ( ) DEPOSIT OR ORIGINATING
S5	16849	DEPOSIT ( ) INFORMATION OR ACCOUNT ( ) (NUMBER OR NUMBERS OR DESIGNATION OR DESIGNATIONS) OR CHECK ( ) (IMAGE OR IMAGES)
S6	31971	(MASTER OR CENTRAL OR MAIN OR CHIEF OR PRIMARY OR PRINCIPAL OR PRINCIPLE) ( ) (SYSTEM OR COMPUTER OR UNIT OR PROCESS?R OR PROCESSING OR CONTROLL?R OR CONTROL OR OPERATION OR SERVER)
S7	11947163	SEPARATE OR EXTERNAL OR ANOTHER OR OUTSIDE OR EXTRINSIC OR DIFFERENT OR INDEPENDENT?? OR DISCRETE OR DISTINCT OR APART
S8	28694	MICR OR MAGNETIC ( ) INK ( ) (CHARACTER ( ) RECOGNITION OR CHECK ( ) (-READER OR READERS)) OR DEPOSIT ( ) ACCOUNTING OR CASH ( ) MANAGEMENT OR FLOAT ( ) PROCESSING
S9	86	S2 (10N) (S3 (3N) S4)
S10	11	S1 (10N) S9
S11	0	S5 (S) S10
S12	0	S6 (7N) S7 (7N) S8
S13	0	S11 (S) S12
S14	172	S1 (S) S2 (S) S3 (S) S4
S15	8	S6 (S) S7 (S) S8
S16	3323	S7 (S) S8
S17	6	S14 (2S) S16
S18	1027	S1 (S) S2 (S) S3 (S) (S4 OR S5)
S19	19	S16 (2S) S18
S20	19	S17 OR S19
S21	1	S20 NOT PY>2000
S22	1	S21 NOT PD=20000429:20061231

22/3,K/1

DIALOG(R)File 20:Dialog Global Reporter  
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10502647 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**BankServ and Thomson Financial Publishing Announce Alliance To Support  
BankServ's eCheck Internet Banking Service**

BUSINESS WIRE

April 10, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 718

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Kvederis, a former senior executive of Wells Fargo & Company, BankServ is the nation's largest **independent** provider of services to merchants who wish to convert checks into electronic funds transfers. The ...

... of financial institutions. These databases are leveraged to produce products that are used for accurately **originating** fund transfers to realize higher straight-through processing rates and to facilitate the repair of...

... s Office of Foreign Assets Control, and aid in the detection of money laundering and **check** fraud. Additionally, TFP facilitates global interbank communication and marketing, providing the widest array of print ...

... Association, TFP issues, retires and maintains a record of all U.S. routing numbers. For **more** information, visit Thomson Financial Publishing on the Internet at [www.tfp.com](http://www.tfp.com) or call (847...

? show files;ds

File 9:Business & Industry(R) Jul/1994-2006/Nov 07

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File 15:ABI/Inform(R) 1971-2006/Nov 08

(c) 2006 ProQuest Info&Learning

File 148:Gale Group Trade & Industry DB 1976-2006/Nov 07

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File 275:Gale Group Computer DB(TM) 1983-2006/Nov 08

(c) 2006 The Gale Group

File 75:TGG Management Contents(R) 86-2006/Oct W5

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Set	Items	Description
S1	962586	CHECK OR CHECKS OR CHEQUE OR CHEQUES OR (FINANCIAL OR LEGAL) ( ) PAPER OR PHYSICAL ( ) (MONETARY OR FINANCIAL) ( ) (INSTRUMENT OR INSTRUMENTS) OR DRAFT OR DRAFTS OR MONEY ( ) (ORDER OR ORDERS)
S2	14023478	PLURAL OR PLURALITY OR MULTIPLE OR MULTI OR SEVERAL OR TWO OR 2 OR MORE OR SOME OR FEW OR DIFFERENT
S3	3466837	BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR CREDIT) ( ) (INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR SAVINGS(1W)LOAN? OR S(1W)L
S4	44412	(FIRST OR ORIGINAL OR INITIAL) ( ) DEPOSIT OR ORIGINATING
S5	18275	DEPOSIT ( ) INFORMATION OR ACCOUNT ( ) (NUMBER OR NUMBERS OR DESIGNATION OR DESIGNATIONS) OR CHECK ( ) (IMAGE OR IMAGES)
S6	69514	(MASTER OR CENTRAL OR MAIN OR CHIEF OR PRIMARY OR PRINCIPAL OR PRINCIPLE) ( ) (SYSTEM OR COMPUTER OR UNIT OR PROCESS?R OR PROCESSING OR CONTROLL?R OR CONTROL OR OPERATION OR SERVER)
S7	5922425	SEPARATE OR EXTERNAL OR ANOTHER OR OUTSIDE OR EXTRINSIC OR DIFFERENT OR INDEPENDENT?? OR DISCRETE OR DISTINCT OR APART
S8	40259	MICR OR MAGNETIC ( ) INK ( ) (CHARACTER ( ) RECOGNITION OR CHECK ( ) (-READER OR READERS) ) OR DEPOSIT ( ) ACCOUNTING OR CASH ( ) MANAGEMENT OR FLOAT ( ) PROCESSING
S9	297	S2 (10N) (S3 (3N) S4)
S10	31	S1 (10N) S9
S11	1	S5 (S) S10
S12	0	S6 (7N) S7 (7N) S8
S13	0	S11 (S) S12
S14	212	S1 (S) S2 (S) S3 (S) S4
S15	7	S6 (S) S7 (S) S8
S16	4103	S7 (S) S8
S17	6	S14 (2S) S16
S18	1615	S1 (S) S2 (S) S3 (S) (S4 OR S5)
S19	27	S16 (2S) S18
S20	27	S17 OR S19
S21	15	S20 NOT PY>2000
S22	15	S21 NOT PD=20000429:20061231
S23	12	RD (unique items)

23/3,K/2 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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02244376 84987192

**Redesigning check-processing operations using animated computer simulation**  
Verma, Rohit; Gibbs, Gerald D; Gilgan, Richard J  
Business Process Management Journal v6n1 PP: 54 2000  
ISSN: 1463-7154 JRNL CODE: BPMT  
WORD COUNT: 2956

...TEXT: manual encoding. Encoding magnetically stores information on the check (e.g. amount, account number, and **bank** ). (This process will be referred to as "encoding" or **Magnetic Ink Character Recognition (MICR)** ) encoding throughout the rest of this article.) After encoding, deposit tickets and **checks** are placed in trays, separated into batches by header cards and sent to the high-speed sorting operation. High-speed sorters are million dollar machines, which **separate checks** by **different** sort keys, e.g. **account number** , **bank** routing number, etc. Generally, each **check** passes through the high-speed sorters **multiple** times.

During high-speed sorting a number of checks are rejected because they are not...

23/3,K/5 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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10657567 SUPPLIER NUMBER: 53253528 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Mixing Wholesale and Retail Banking on the Internet.**  
CFO Alert, 5, 451, NA  
Nov 23, 1998  
ISSN: 0894-4822 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1676 LINE COUNT: 00136

... garnered per transaction while also fostering the commercial deposit relationship. Originating depository financial institution (ODFI). **Bank** works directly with its billers. Enter IBPP--A New Point of Wholesale Collection Fortunately for...

...bankers and the senior financial managers responsible for maximizing returns from all parts of the **bank** , a marketplace has developed for IBPP services that allows the wholesale **bank** to exploit its leading OEM position vis a vis major billers. IBPP presents **banks** with a hope of new profits because it creates an entirely new distribution channel for low-cost ACH PPDs and their equally low-cost Internet equivalent, electronic **checks** . When deploying electronic bill payment capabilities through its billers-- instead of through third-party "bill pay" suppliers as a retail **bank** offering--a **bank** can leverage its ACH PPD processing infrastructure to enjoy processing costs that are a fraction...

...channels available to your billers: Channel 1: Biller's own Web-site (biller direct). Channel 2 : Electronic mail (lowest common denominator). Channel 3: Browser subscription (PUSH and XML). Channel 4: Shared...

...requires OFX). Channel 6: Thick concentration (closed delivery). These six channels can be divided into **two** broad categories: channels controlled by the biller and his wholesale **bank** , and channels controlled

by third-party bill payment suppliers, or nonbank concentrators.  
Biller-controlled channels...

...behalf of many billers) and thin concentration (where a biller spreads its IBPP capabilities among **several** payment concentrators or portals). The last **two** channels, unless your **bank** is one ...by nonbank service providers with a cost structure upwards of \$0.42 per transaction or **more** . It is the four biller-controlled channels that will deliver **banks** ' hope for new profits stemming from IBPP. While it is possible for a **bank** to work both sides of the IBPP street by supporting a mix of biller-direct and home banking-based models, payment services provided directly by the wholesale **bank** to billers provide far greater ROIs and opportunities for growth. This is because when a **bank** outsources bill paying to a third party, it literally throws away many of the opportunities...

...for fostering its valuable wholesale customer relationships. Strategies That Protect the Payment Franchise When a **bank** outsources its home banking and bill payment services to an **outside** party, it is also outsourcing its relationships with its commercial depositors. In the retail home banking scenario, the **outside** third party facilitating payment processing and settlement for the retail **bank** is also the entity processing the payments on behalf of the biller, instead of the biller's current wholesale or commercial **bank** . In terms of the cost dynamics described above, this paradigm is akin to robbing Peter to pay Paul. If Peter is the wholesale **bank** , it is sacrificing its own profitable **bank** -supplied **cash management** services to pay for the services of an **outside** third-party supplier, typically at a loss. It does not have to be this way. All **banks** have to do is remember their own experiences in deploying earlier electronic distribution channels. With ATMs, for example, supply created demand and the **bank** registered its own customers. Then came home banking, which only truly took off when the Internet allowed customers to go straight to the **bank** 's Web site and avoid third parties when enrolling to view their **bank** statement. Finally, there is direct debit, where payment follows the bill. **Banks** need to marshal this experience on behalf of their billers today to craft IBPP strategies that enable: 1. Billers to enroll their consumers for IBPP services. 2 . Billers to control content and posting. 3. Payment to follow the bill. Ultimately, each individual bill payer will decide which of the six IBPP channels is most convenient, and **banks** and their billers need to be prepared to eventually support them all for maximum market...

...largely dictate its future IBPP success, and the future of its relationships with its commercial **bank** .

23/6/1 (Item 1 from file: 9)  
01193673 Supplier Number: 23825782  
**Report: Electronic Checks Would Hike Profits**  
March 07, 1997

23/6/2 (Item 1 from file: 15)  
02244376 84987192  
\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\*  
**Redesigning check-processing operations using animated computer simulation**  
2000  
WORD COUNT: 2956

23/6/3 (Item 2 from file: 15)  
01113090 97-62484  
\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\*  
**ECP speeds flow of payment data, cuts costs, bad checks**  
Nov 1995 LENGTH: 2 Pages  
WORD COUNT: 813

23/6/4 (Item 3 from file: 15)  
01045167 96-94560  
\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\*  
**Create-A-Check Software**  
Spring 1995 LENGTH: 1 Pages  
WORD COUNT: 234

23/6/5 (Item 1 from file: 148)  
10657567 SUPPLIER NUMBER: 53253528 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Mixing Wholesale and Retail Banking on the Internet.**  
Nov 23, 1998  
WORD COUNT: 1676 LINE COUNT: 00136

23/6/6 (Item 2 from file: 148)  
10625941 SUPPLIER NUMBER: 53228500 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Old Kent Launches State of the Art Cash Management Product.**  
Nov 17, 1998  
WORD COUNT: 486 LINE COUNT: 00044

23/6/7 (Item 3 from file: 148)  
08950612 SUPPLIER NUMBER: 18601488 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Microfilm begone - companies want check images. (digital copies of checks)**  
August, 1996  
WORD COUNT: 1348 LINE COUNT: 00103

23/6/8 (Item 4 from file: 148)  
08572862 SUPPLIER NUMBER: 18148810 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**ECP speeds flow of payment data, cuts costs, bad checks. (electronic check presentment)**  
Nov, 1995  
WORD COUNT: 871 LINE COUNT: 00073

23/6/9 (Item 5 from file: 148)

06497180 SUPPLIER NUMBER: 14144356 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Siemens Nixdorf launches "world's fastest personalised magnetic ink  
character recognition printer." (Siemens Nixdorf Information Systems  
Ltd.'s 2140) (Product Announcement)**

March 3, 1993

WORD COUNT: 430 LINE COUNT: 00034

23/6/10 (Item 6 from file: 148)  
04715290 SUPPLIER NUMBER: 09569395  
**Accounts payable goes high tech: laser check printers. (The Practitioner &  
the Computer)**

Oct, 1990

23/6/11 (Item 7 from file: 148)  
04608383 SUPPLIER NUMBER: 09157357 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**MICR Check Encoding Module. (evaluation)**

June, 1990

WORD COUNT: 216 LINE COUNT: 00016

23/6/12 (Item 8 from file: 148)  
04147965 SUPPLIER NUMBER: 07880333 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**From the boardroom. (National Automated Clearing House Association chairman  
of the board David Kvederis) (interview)**

August 23, 1989

WORD COUNT: 1240 LINE COUNT: 00092



? show files;ds  
File 16:Gale Group PROMT(R) 1990-2006/Nov 08  
(c) 2006 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 476:Financial Times Fulltext 1982-2006/Nov 08  
(c) 2006 Financial Times Ltd  
File 621:Gale Group New Prod.Annou.(R) 1985-2006/Nov 07  
(c) 2006 The Gale Group  
File 624:McGraw-Hill Publications 1985-2006/Nov 08  
(c) 2006 McGraw-Hill Co. Inc  
File 634:San Jose Mercury Jun 1985-2006/Nov 07  
(c) 2006 San Jose Mercury News  
File 636:Gale Group Newsletter DB(TM) 1987-2006/Nov 08  
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Set	Items	Description
S1	966107	CHECK OR CHECKS OR CHEQUE OR CHEQUES OR (FINANCIAL OR LEGAL) ( ) PAPER OR PHYSICAL ( ) (MONETARY OR FINANCIAL) ( ) (INSTRUMENT OR INSTRUMENTS) OR DRAFT OR DRAFTS OR MONEY ( ) (ORDER OR ORDERS)
S2	18791061	PLURAL OR PLURALITY OR MULTIPLE OR MULTI OR SEVERAL OR TWO OR 2 OR MORE OR SOME OR FEW OR DIFFERENT
S3	3473099	BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR CREDIT) ( ) (INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR SAVINGS (1W) LOAN? OR S (1W) L
S4	43688	(FIRST OR ORIGINAL OR INITIAL) ( ) DEPOSIT OR ORIGINATING
S5	17717	DEPOSIT ( ) INFORMATION OR ACCOUNT ( ) (NUMBER OR NUMBERS OR DESIGNATION OR DESIGNATIONS) OR CHECK ( ) (IMAGE OR IMAGES)
S6	59786	(MASTER OR CENTRAL OR MAIN OR CHIEF OR PRIMARY OR PRINCIPAL OR PRINCIPLE) ( ) (SYSTEM OR COMPUTER OR UNIT OR PROCESS?R OR PROCESSING OR CONTROLL?R OR CONTROL OR OPERATION OR SERVER)
S7	6691744	SEPARATE OR EXTERNAL OR ANOTHER OR OUTSIDE OR EXTRINSIC OR DIFFERENT OR INDEPENDENT?? OR DISCRETE OR DISTINCT OR APART
S8	40128	MICR OR MAGNETIC ( ) INK ( ) (CHARACTER ( ) RECOGNITION OR CHECK ( ) (-READER OR READERS)) OR DEPOSIT ( ) ACCOUNTING OR CASH ( ) MANAGEMENT OR FLOAT ( ) PROCESSING
S9	217	S2 (10N) (S3 (3N) S4)
S10	28	S1 (10N) S9
S11	0	S5 (S) S10
S12	0	S6 (7N) S7 (7N) S8
S13	0	S11 (S) S12
S14	169	S1 (S) S2 (S) S3 (S) S4
S15	2	S6 (S) S7 (S) S8
S16	3145	S7 (S) S8
S17	3	S14 (2S) S16
S18	1676	S1 (S) S2 (S) S3 (S) (S4 OR S5)
S19	33	S16 (2S) S18
S20	33	S17 OR S19
S21	20	S20 NOT PY>2000
S22	18	S21 NOT PD=20000429:20061231
S23	12	RD (unique items)

23/3,K/4 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04868467 Supplier Number: 47160311 (USE FORMAT 7 FOR FULLTEXT)

**EQUIFAX ALIGNS WITH PSN.**

Item Processing Report, v8, n4, pN/A  
Feb 27, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 181

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Equifax **Check** Services, a subsidiary of Atlanta-based Equifax Inc., is teaming with the Payment Solutions Network Inc. (PSN) of Dallas to offer retailers new products for fighting **check** fraud. PSN, a **bank**-owned consortium that facilitates electronic **check** presentment (ECP) and related **check**-clearing processes, provides retailers with information on closed-for-cause accounts. Equifax **Check** Services will integrate into its risk scoring models PSN's information on closed accounts. The information will include **MICR** data (checking and **bank account number**) and the consumer's drivers license number, when available. PSN's account data primarily is...

...other news, Equifax took over sole ownership of U.K.-based Transax plc, the largest **check** guarantee company **outside** of North America. Equifax previously had a 50.1 percent share holding in Transax plc. The terms of the deal were not disclosed. Transax plc guarantees **more** than 9 million **checks** a year. (Norman Black, Equifax Inc., 404/888-5040; Bill Long, Payment Solutions Network, 214...

23/3,K/5 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04765085 Supplier Number: 47014915 (USE FORMAT 7 FOR FULLTEXT)

**Revere Group Helps Northern Trust Deploy Internet Technology To Automate Services For Corporate Accounts**

News Release, pN/A  
Jan 6, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 675

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...leverage client/server and Internet technology to deliver faster, better imaging in order to provide **more** responsive customer service. Northbrook, IL, January 6, 1997 -- Corporate customers of Northern Trust Corporation, a Chicagobased full-service **financial institution**, will soon be experiencing dramatic changes in the way they manage and monitor their accounts...

...like Netscape, and advanced image capture and image enabling technologies, Northern Trust has automated its **check** processing, filing and viewing processes for its corporate customers. The institution is also developing additional applications that will allow internal and **external** customers to access financial data online via the Internet. The Revere Group, a systems integrator...

...in this initiative. According to Len Hardy, Vice President and Division Manager of Treasury and **Cash Management**, within the Banking Systems Department at Northern Trust, the company's transformation of **bank** processes and service delivery is just beginning. "Delivering information and services interactively via Internet technology...

...and location. For Northern Trust, technologybased banking is already helping us to serve business customers **more** responsively and to expand our range of services to meet their needs." For corporate customers, the time required for delivery of **check images** will be reduced from **two** hours or **more** to mere minutes. Brent Hauf, Revere managing consultant, cites **several** other advantages of the firm's decision to pursue this new banking paradigm. "This is...

...to bring financial services delivery into the new era. To date, they have successfully automated **check** processing procedures. And they are beginning to realize the strategic benefits of employing open Internet technology. **Some** benefits include significant decreases in maintenance and system administration costs. In addition, removing these barriers...

...Trust's online services, called Positive Pay, which enables Northern Trust employees to provide faster, **more** accurate responses to client questions and problems regarding questionable **checks**. Positive Pay also provides customer advantages, including password-protected access to information on Northern Trust's Web site and automatic online application updates and enhancements. Online **check image** access is one example of such enhancements. The Revere Group and Northern Trust also designed...

...be developed by Northern Trust in the future. This solution is fully scalable and platform **independent** on both the client and the server. It allows many clients to share connections to...

...Off-Site Development. The Revere Group is privately held and headquartered in Northbrook, Illinois. For **more** information, please contact The Revere Group at 5 Revere Drive, Suite 540, Northbrook, Illinois 60062...

**23/3,K/9 (Item 2 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02296154 Supplier Number: 44446232 (USE FORMAT 7 FOR FULLTEXT)

**CEDALION SOFTWARE TO SPEED CHECK IMAGE DISTRIBUTION**

Item Processing Report, v5, n3, pN/A

Feb 17, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 621

The system uses OS/2 client server technology to capture **MICR** and image data using an NCR 7780 or 7731. It stores the data according to...

...check image delivery and routing options. It can send the image to a mainframe or **another** server, print it, route it to a fax number, or route it to an image display station in a remote location.

Because the system is OS/ 2 based, **multiple** window sessions can be used to allow the system to be easily integrated with existing...

...positive pay, fraud monitoring, or even ARP. With the new system, bank operations can send **check images** automatically to its branches or corporate customers, eliminating delays and expenses associated with physical paper...

**23/3,K/11 (Item 4 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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01325273 Supplier Number: 41548854 (USE FORMAT 7 FOR FULLTEXT)  
**CITY NATIONAL INFORMATION SYSTEMS INSTALLS MULTI-BANK, MULTI-SITE ITEM PROCESSING SYSTEM**

Item Processing Report, v1, n16, pN/A  
Sept 13, 1990  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 871

... vendor because of the editing capabilities of its software, and the capability to edit the **MICR** lines on **checks**, said Hoddle. The **bank** processes **checks** for many **different banks**, **some** of which use old **account number** systems and needs to have the capability to manipulate, or reformat the **MICR** line to meet its specifications. "Their software [Arkansas] offered the best opportunity for doing that. It was **more** flexible than others," said Hoddle.

The software also allows the MICR line to be viewed...

**23/3,K/12 (Item 5 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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01137919 Supplier Number: 40909625 (USE FORMAT 7 FOR FULLTEXT)  
**UNTITLED ARTICLE**

Corporate EFT Report, v9, n17, pN/A  
August 22, 1989  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1170

... I think that there is a great opportunity to truncate checks at the bank of **first deposit** and perhaps even as the company receives it, to convert the **MICR** band into an ACH transaction and send it electronically through the system. Benefits would include reduced float throughout the United States, lower processing costs and quicker notice of return items. **Another** growth area is POS/ACH. In areas where POS/ACH has been used, the volumes...

...contributor to ACH volume, but in the short run, there are other areas that present **more** immediate opportunities.

CEFTR: What can banks do to help curb ACH risk?

KVEDERIS: I think...

**23/6/1 (Item 1 from file: 16)**  
06113795 Supplier Number: 53711135 (USE FORMAT 7 FOR FULLTEXT)  
**ADP BANKING SERVICES HELP HOUSE STRAY MOTEL 6 ACCOUNTS.**  
Feb 3, 1999  
Word Count: 1042

**23/6/2 (Item 2 from file: 16)**  
05968466 Supplier Number: 53253528 (USE FORMAT 7 FOR FULLTEXT)  
**Mixing Wholesale and Retail Banking on the Internet.**  
Nov 23, 1998  
Word Count: 1548

**23/6/3 (Item 3 from file: 16)**  
05958528 Supplier Number: 53228500 (USE FORMAT 7 FOR FULLTEXT)  
**Old Kent Launches State of the Art Cash Management Product.**  
Nov 17, 1998  
Word Count: 454

**23/6/4 (Item 4 from file: 16)**  
04868467 Supplier Number: 47160311 (USE FORMAT 7 FOR FULLTEXT)  
**EQUIFAX ALIGNS WITH PSN.**  
Feb 27, 1997  
Word Count: 181

**23/6/5 (Item 5 from file: 16)**  
04765085 Supplier Number: 47014915 (USE FORMAT 7 FOR FULLTEXT)  
**Revere Group Helps Northern Trust Deploy Internet Technology To Automate Services For Corporate Accounts**  
Jan 6, 1997  
Word Count: 675

**23/6/6 (Item 6 from file: 16)**  
02753988 Supplier Number: 43690044 (USE FORMAT 7 FOR FULLTEXT)  
**SIEMENS NIXDORF LAUNCHES "WORLD'S FASTEST PERSONALISED MAGNETIC INK CHARACTER RECOGNITION PRINTER"**  
March 3, 1993  
Word Count: 396

**23/6/7 (Item 7 from file: 16)**  
01992664 Supplier Number: 42554813 (USE FORMAT 7 FOR FULLTEXT)  
**EFT Software Sales Rev Up**  
Dec, 1991  
Word Count: 1188

**23/6/8 (Item 1 from file: 636)**  
02515639 Supplier Number: 45060811 (USE FORMAT 7 FOR FULLTEXT)  
**CHECK LOSS PREVENTION SERVICE OPENS DOORS TO SMALLER RETAILERS**  
Oct 13, 1994  
Word Count: 549

**23/6/9 (Item 2 from file: 636)**  
02296154 Supplier Number: 44446232 (USE FORMAT 7 FOR FULLTEXT)

**CEDALION SOFTWARE TO SPEED CHECK IMAGE DISTRIBUTION**

Feb 17, 1994

Word Count: 621

**23/6/10 (Item 3 from file: 636)**

01566570 Supplier Number: 42316330 (USE FORMAT 7 FOR FULLTEXT)

**Out-Of-Gas Software Sales Get A New Product Tuneup**

August 27, 1991

Word Count: 958

**23/6/11 (Item 4 from file: 636)**

01325273 Supplier Number: 41548854 (USE FORMAT 7 FOR FULLTEXT)

**CITY NATIONAL INFORMATION SYSTEMS INSTALLS MULTI-BANK, MULTI-SITE ITEM  
PROCESSING SYSTEM**

Sept 13, 1990

Word Count: 871

**23/6/12 (Item 5 from file: 636)**

01137919 Supplier Number: 40909625 (USE FORMAT 7 FOR FULLTEXT)

**UNTITLED ARTICLE**

August 22, 1989

Word Count: 1170

? show files;ds  
File 610:Business Wire 1999-2006/Nov 08  
(c) 2006 Business Wire.  
File 613:PR Newswire 1999-2006/Nov 08  
(c) 2006 PR Newswire Association Inc  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 267:Finance & Banking Newsletters 2006/Nov 06  
(c) 2006 Dialog  
File 268:Banking Info Source 1981-2006/Oct W5  
(c) 2006 ProQuest Info&Learning  
File 625:American Banker Publications 1981-2006/Nov 08  
(c) 2006 American Banker  
File 626:Bond Buyer Full Text 1981-2006/Nov 08  
(c) 2006 Bond Buyer  
File 608:KR/T Bus.News. 1992-2006/Nov 08  
(c)2006 Knight Ridder/Tribune Bus News  
File 13:BAMP 2006/Oct W5  
(c) 2006 The Gale Group  
File 56:Computer and Information Systems Abstracts 1966-2006/Oct  
(c) 2006 CSA.

Set	Items	Description
S1	527687	CHECK OR CHECKS OR CHEQUE OR CHEQUES OR (FINANCIAL OR LEGAL) (PAPER OR PHYSICAL) (MONETARY OR FINANCIAL) (INSTRUMENT OR INSTRUMENTS) OR DRAFT OR DRAFTS OR MONEY (ORDER OR ORDERS)
S2	8709244	PLURAL OR PLURALITY OR MULTIPLE OR MULTI OR SEVERAL OR TWO OR 2 OR MORE OR SOME OR FEW OR DIFFERENT
S3	1836676	BANK OR BANKS OR BANC OR BANC OR BANC OR (FINANCIAL OR DEBIT OR CREDIT) (INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR SAVINGS(1W)LOAN? OR S(1W)L
S4	27377	(FIRST OR ORIGINAL OR INITIAL) (DEPOSIT OR ORIGINATING
S5	15438	DEPOSIT() INFORMATION OR ACCOUNT() (NUMBER OR NUMBERS OR DESIGNATION OR DESIGNATIONS) OR CHECK() (IMAGE OR IMAGES)
S6	21709	(MASTER OR CENTRAL OR MAIN OR CHIEF OR PRIMARY OR PRINCIPAL OR PRINCIPLE) (SYSTEM OR COMPUTER OR UNIT OR PROCESS?R OR PROCESSING OR CONTROL?R OR CONTROL OR OPERATION OR SERVER)
S7	3383780	SEPARATE OR EXTERNAL OR ANOTHER OR OUTSIDE OR EXTRINSIC OR DIFFERENT OR INDEPENDENT?? OR DISCRETE OR DISTINCT OR APART
S8	38429	MICR OR MAGNETIC() INK() (CHARACTER() RECOGNITION OR CHECK() (-READER OR READERS)) OR DEPOSIT() ACCOUNTING OR CASH() MANAGEMENT OR FLOAT() PROCESSING
S9	312	S2(10N) (S3(3N) S4)
S10	43	S1(10N) S9
S11	7	S5(S) S10
S12	0	S6(7N) S7(7N) S8
S13	0	S11(S) S12
S14	332	S1(S) S2(S) S3(S) S4
S15	21	S6(S) S7(S) S8
S16	2205	S1(S) S2(S) S3(S) (S4 OR S5)
S17	3900	S7(S) S8
S18	144	S16(2S) S17
S19	136	S16(S) S17
S20	26	S6(2S) S17
S21	5	S16(2S) S20
S22	2032	S1(10N) S2(10N) S3(10N) (S4 OR S5)
S23	54	S17(S) S22
S24	56	S21 OR S23
S25	20	S24 NOT PY>2000

S26 19 S25 NOT PD=20000429:20061231  
S27 16 RD (unique items)



27/3,K/2 (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04560845

**IMAGE ARCHIVES ARE KEY TO ITEM PROCESSING IN THE NEW MILLENNIUM**  
ITEM PROCESSING REPORT  
January 13, 2000 E VOL: 11 ISSUE: 1 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 1074 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...gone  
uneventfully. "From what we are seeing, very few banks even want to  
talk about **MICR** [ **Magnetic Ink Character Recognition** ] anymore,"  
says  
Greg Schratwieser, president of Fairfax, Va.-based International  
Consulting Inc.  
Schatwieser predicts a...

...data streams together so that they can have  
one customer service worker able to access **multiple** data streams.  
It's a natural maturation of the document imaging market."

A Trickle, Not A Flood

Although vendors may be focusing their attention on merging  
document and **check image** archive applications, **banks** won't make heavy  
investments this year because vendors have not fully developed the  
capabilities, according to Schratwieser. "I think most **banks** are  
interested in this and they are willing to talk about it, but not a...  
Texas-based BancTec and chair of X9B,  
an American National Standards Institute committee for checks, **MICR**  
and imaging. "It's giving people their own data to data mine,"  
Dowdell says.

Image...

...in 15 places at once  
and the information can zoom to the relevant decision-makers. **Another**  
goal is to move functions typically performed on "Day 2," such as  
managing exceptions and...

...as just one element of a strategy that says we want to acquire  
images and **separate** paper from the transaction at the point of entry,"  
Lewis says.

Changes In Buying And...

27/3,K/3 (Item 2 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04549192

**INDUSTRY BRIEFS**  
CORPORATE EFT REPORT  
April 28, 1999 EPO VOL: 19 ISSUE: 8 DOCUMENT TYPE: NEWSLETTER

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...House Association, based in Herndon, Va., has approved rules to support a method for converting **checks** at the retail point-of-sale into electronic transactions. The new rules endorse the voided **check** being returned to the consumer after electronic readers capture the **bank account number**, **check** routing information and **check** serial number, rather than the retailer keeping the **check**, which had caused **some** earlier debate. An interim rule becomes effective on Sept. 17, allowing the electronic **check** transaction to use an existing ACH processing format. A new ACH standard class entry code...

...and medium-sized businesses. iGlobal Banker was first released in November 1998, and also provides **cash management**, income and expenditure tracking and credit card reporting. NDC eCommerce is a unit of National...

...of business-to-business electronic commerce` software and services based in Dallas, to market one **another** 's electronic banking and funds transfer software products. Sterling Commerce customers will be able to...

**27/3,K/4 (Item 3 from file: 267)**

DIALOG(R)File 267:Finance & Banking Newsletters

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04536163

**STUDY CONFIRMS BUSINESS CASE FOR ITEM ARCHIVE APPLICATIONS**

ITEM PROCESSING REPORT

July 16, 1998 G RE VOL: 9 ISSUE: 14 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 749

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...cost justification will come from the creation of revenue-generating service products.

"For any specific **bank**," says the study, "the economic decision whether to convert to electronic archiving of **check images** will be based

on a number of business factors:

- \* Volume of **check images** requested;
- \* Percentage of retail customers requesting that **checks** be truncated; and
- \* The **bank** 's presence in the corporate **cash management** business."

One **Bank** 's Experiences

City National **Bank** of Florida crunched the numbers and recently decided to go with image-based archiving. Based in Miami, City National is a \$1. 2 billion, 50-year old bank - not a likely candidate for pioneering technology.

"Having been established...such as proof-of-deposit processing and

statement  
generation," says the report.

Conversely, at large **banks** ( **more** than \$5 billion in assets), which tend to use huge legacy systems for high-volume functions, **check image** archiving tends to be a **separate** implementation. Not surprisingly in light of this difference in installations, small **banks** tend to use **check** imaging **more** than large **banks** . Approximately 50 percent of small

**banks** annually are adopting check imaging technology, whereas only 15 percent of large **banks** do the same, Tower reports.

(David Medeiros, The Tower Group, 617/965-9090, ext. 215...

**27/3,K/5 (Item 4 from file: 267)**

DIALOG(R)File 267:Finance & Banking Newsletters  
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00003372

**NEWS BRIEFS**

ITEM PROCESSING REPORT

April 24, 1997 VOL: 8 ISSUE: 8 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 552 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...Inc. of Dallas is shipping an integrated image-based check processing product that handles all **check** processing functions. BancTec says with the ImageFirst system **checks** , are scanned into the system, so handling of paper **checks** is eliminated. All queries on items are handled on employee workstations using digital **check images** . The ImageFirst product gives **financial institutions** remote **check** capability, proof-of-deposit, intelligent character recognition, power ending, backend capture, exception item processing, image-reject repair and image **check** statements, BancTec officials say. The company is marketing the software to large international **banks** , community **banks** with **more** than \$1 billion in assets and data processing centers. The product will simplify those institutions...

...a minute.

(Norman Klier, BancTec Inc., 214/450-7753.)

Mellon Images Wholesale Lockbox.

Mellon Global **Cash Management** of Pittsburgh, Pa., is enhancing its wholesale lockbox system to allow it to handle payment...

...an image-based storage system. Wholesale lockbox systems often have to be customized to accommodate **different** accounts and payment documents. Mellon's Unified Versatile Document Processing System also lets users send...

**27/3,K/8 (Item 7 from file: 267)**

DIALOG(R)File 267:Finance & Banking Newsletters  
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00002152

**UNION BANK PURCHASES CHECK ARCHIVE SYSTEM**

ITEM PROCESSING REPORT

October 10, 1996 VOL: 7 ISSUE: 20 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 463

RECORD TYPE: FULLTEXT

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TEXT:

...Richard C. Hartnack, Union Bank's vice chairman, says the bank "has found image-based **cash management** services very popular with our corporate clients."

Hartnack believes the archival system will enable the...

...exception items to make payment decisions on-line, which reduces check fraud.

Pricing for Union **Bank** 's check archival system was not available.

Demand Rising for Image Archive

Thierry Leger, vice president of marketing for IA, sees rising demand for **check** archival systems as **more banks** look to "make stored digital images available to various departments in the **bank** and to corporate customers."

The first step for **banks** installing imaging systems was to "deliver **check image** statements to their customers," Leger says. "Now, they're creating new fee-based services, such as access to **check images** on-line or via CD-ROM."

Willis notes StorageTek and IA have **another** order in hand from a **bank** he would not name for an archive system. The vendors also are talking to five prospects, he says. " **More** than half of the top 100 U.S. banks will implement **some** type of long-term storage archive over the next **few** years," Willis says.

Union **Bank** 's system includes IA CheckVision software and an automated tape cartridge system from StorageTek. CheckVision archives millions of **check images** per day and migrates the data automatically to a variety of digital media.

The **bank** plans to use a three-tiered storage migration. Within the first 35 days of image capture, when most customer inquiries are received, **check images** will be stored on a redundant array of **independent** disks (RAID) system.

After 35 days, the images and data automatically will be moved to...

27/3,K/16 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00333547 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Vendor of the month: Q-Up Systems, Inc.**

Anonymous

Bank News, v98, n3, p14, Mar 1998 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00769

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... back as 24 months.

\* Memo Posting: Account balances and history update immediately with every transaction.

\* **Check** Imaging: View front and back stored **check images** .

**Cash Management** is **another** functional module **banks** may add to the Internet Banking System It expands the service to **banks** corporate

customers and benefits the customers by allowing access to **multiple** accounts. The following transactions are available through the **Cash Management** product:

\* Special Account Control: Commercial accounts can establish multiple privilege levels allowing varied access rights...

27/6/1 (Item 1 from file: 813)  
0879813 CL022  
**BANC ONE INTRODUCES NEW NATIONAL DEPOSITORY SERVICE FOR MULTI-LOCATION  
BUSINESS CUSTOMERS**

DATE: November 6, 1995  
WORD COUNT: 495

27/6/2 (Item 1 from file: 267)  
04560845  
**IMAGE ARCHIVES ARE KEY TO ITEM PROCESSING IN THE NEW MILLENNIUM**  
January 13, 2000 E

WORD COUNT: 1074

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27/6/3 (Item 2 from file: 267)  
04549192  
**INDUSTRY BRIEFS**  
April 28, 1999 EPO

WORD COUNT: 703

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

27/6/4 (Item 3 from file: 267)  
04536163  
**STUDY CONFIRMS BUSINESS CASE FOR ITEM ARCHIVE APPLICATIONS**  
July 16, 1998 G RE

WORD COUNT: 749

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27/6/5 (Item 4 from file: 267)  
00003372  
**NEWS BRIEFS**  
April 24, 1997

WORD COUNT: 552

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

27/6/6 (Item 5 from file: 267)  
00002716  
**YES, VIRGINIA, THERE IS A PAYBACK TO IMAGING**  
December 19, 1996

WORD COUNT: 925

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

27/6/7 (Item 6 from file: 267)

00002542

**NYCH, BOSTON FED LAUNCH INTERDISTRICT IMAGE TEST**  
November 21, 1996

WORD COUNT: 641

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

**27/6/8 (Item 7 from file: 267)**  
00002152

**UNION BANK PURCHASES CHECK ARCHIVE SYSTEM**  
October 10, 1996

WORD COUNT: 463

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

**27/6/9 (Item 8 from file: 267)**  
00002010

**IMAGE VENDORS WON'T GET HIT WITH IBM DEAL**  
September 25, 1996

WORD COUNT: 1215

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**27/6/10 (Item 9 from file: 267)**  
00001899

**IMAGE VENDORS SEE NO IMMEDIATE THREAT IN IBM DEAL**  
September 12, 1996

WORD COUNT: 1215

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**27/6/11 (Item 10 from file: 267)**  
00001894

**ADVANCED PLANNING SPEEDS CONVERSIONS**  
September 11, 1996

WORD COUNT: 1204

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**27/6/12 (Item 11 from file: 267)**  
00001383

**CMS READIES CAR MODULE, AUTOMATIC FAX FUNCTION**  
July 18, 1996

WORD COUNT: 448

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**27/6/13 (Item 12 from file: 267)**

00001315

**CHECKFREE/IA CORP. DEAL OFFERS IMAGE CASH MANAGEMENT**

July 10, 1996

WORD COUNT: 696

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**27/6/14 (Item 13 from file: 267)**

00000868

**IMAGE-BASED PRODUCTS BECOMING A NECESSITY Sanwa Bank, Bank of California  
Offer Imaging Services**

May 15, 1996

WORD COUNT: 1453

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

**27/6/15 (Item 14 from file: 267)**

00000110

**GROWTH IN CORPORATE IMAGING TOP STORY OF 1995**

January 24, 1996

WORD COUNT: 1424

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**27/6/16 (Item 1 from file: 268)**

00333547 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Vendor of the month: Q-Up Systems, Inc.**

Mar 1998

WORD COUNT: 00769